

Housing Needs Assessment
Atoka County

Prepared For:

Oklahoma Housing Finance Agency
Oklahoma Department of Commerce
100 NW 63rd Street, Ste. 200
Oklahoma City, OK 73116

Effective Date of the Analysis:

September 25, 2015

This "Statewide Affordable Housing Market Study" was financed in whole or in part by funds from the U.S. Department of Housing and Urban Development as administered by the Oklahoma Department of Commerce and Oklahoma Housing Finance Agency.





December 31, 2015

Mr. Dennis Shockley, Executive Director
Oklahoma Housing Finance Agency
100 NW 63rd Street, Ste. 200
Oklahoma City, OK 73116

SUBJECT: Housing Needs Assessment
 Atoka County
 IRR - Tulsa/OKC File No. 140-2015-0016

Dear Mr. Shockley:

As per our Agreement with Oklahoma Housing Finance Agency (OHFA), we have completed a residential housing market analysis (the "Analysis") for use by OHFA and the Oklahoma Department of Commerce (ODOC). Per our Agreement, OHFA and ODOC shall have unrestricted authority to publish, disclose, distribute and otherwise use, in whole or in part, the study and reports, data or other materials included in the Analysis or otherwise prepared pursuant to the Agreement and no materials produced in whole, or in part, under the Agreement shall be subject to copyright in the United States or any other country. Integra Realty Resources – Tulsa/OKC will cause the Analysis (or any part thereof) and any other publications or materials produced as a result of the Agreement to include substantially the following statement on the first page of said document:

This "Statewide Affordable Housing Market Study" was financed in whole or in part by funds from the U.S. Department of Housing and Urban Development as administered by the Oklahoma Department of Commerce and Oklahoma Housing Finance Agency.

Attached hereto, please find the Atoka County Residential Housing Market Analysis. Analyst Derrick Wilson personally inspected the Atoka County area during the month of September 2015 to collect the data used in the preparation of the Atoka County Market Analysis. The University of Oklahoma College of Architecture Division of Regional and City Planning provided consultation, assemblage and analysis of the data for IRR-Tulsa/OKC.

Mr. Dennis Shockley
Oklahoma Housing Finance Agency
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This market study is true and correct to the best of the professional's knowledge and belief, and there is no identity of interest between Owen S. Ard, MAI, David A. Puckett, or Integra Realty Resources – Tulsa/OKC and any applicant, developer, owner or developer.

If you have any questions or comments, please contact the undersigned. Thank you for the opportunity to be of service.

Respectfully submitted,

Integra Realty Resources - Tulsa/OKC

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Introduction and Executive Summary

This report is part of a Statewide Affordable Housing Market Study commissioned by the Oklahoma Department of Commerce (ODOC) in partnership with the Oklahoma Housing Finance Agency (OHFA), as an outgrowth of the 2013 tornado outbreak in Oklahoma. It was funded by the U.S. Department of Housing and Urban Development (USHUD) through the Community Development Block Grant – Disaster Recovery program (CDBG-DR). This study was conducted by a public/private partnership between Integra Realty Resources – Tulsa/OKC, the University of Oklahoma College of Architecture, Division of Regional and City Planning, and DeBruler Inc. IRR-Tulsa/OKC, The University of Oklahoma, and DeBruler Inc. also prepared a prior statewide study in 2001, also commissioned by ODOC in partnership with OHFA.

This study is a value-added product derived from the original 2001 statewide housing study that incorporates additional topics and datasets not included in the 2001 study, which impact affordable housing throughout the state. These topic areas include:

- Disaster Resiliency
- Homelessness
- Assessment of Fair Housing
- Evaluation of Residential Lead-Based Paint Hazards

These topics are interrelated in terms of affordable housing policy, housing development, and disaster resiliency and recovery. Homeless populations are more vulnerable in the event of a disaster, as are many of the protected classes under the Fair Housing Act. Lead-based paint is typically more likely to be present in housing units occupied by low-to-moderate income persons, and can also present an environmental hazard in the wake of a disaster. Effective affordable housing policy can mitigate the impact of natural and manmade disasters by encouraging the development and preservation of safe, secure, and disaster-resilient housing for Oklahoma’s most vulnerable populations.

Housing Market Analysis Specific Findings:

1. The population of Atoka County is projected to decline by 0.30% per year over the next five years.
2. Median Household Income in Atoka County is estimated to be \$38,704 in 2015, compared with \$47,049 estimated for the State of Oklahoma. The poverty rate in Atoka County is estimated to be 21.78%, compared with 16.85% for Oklahoma.
3. Homeowner and rental vacancy rates in Atoka County are lower than the state averages.
4. Home values and rental rates in Atoka County are also lower than the state averages.
5. Average sale price for homes in Atoka was \$52,067 in 2015, with an average price per square foot of \$35.76. Average year of construction is 1955 for homes sold in 2015. The average price of homes constructed since 2000 is \$137,500.
6. Approximately 28.34% of renters and 19.50% of owners are housing cost overburdened.

Disaster Resiliency Specific Findings:

1. Create and maintain the county HMP

2. Apply for grants/funding to develop a county hazard mitigation plan.
3. Create a shelter registry for location of individual and business-based shelters (online or paper)
4. Tornadoes (1959-2014): Number:40 Injuries:59 Fatalities: 3 Damages (1996-2014): \$5,500,000.00
5. Social Vulnerability: Elevated, particularly near Atoka (city)
6. Floodplain: updated flood maps not available.

Homelessness Specific Findings

1. Atoka County is located in the Southeastern Oklahoma Continuum of Care.
2. There are an estimated 442 homeless individuals in this area, 225 of which are identified as sheltered.
3. There is a high rate of homelessness in this region, most of which seek shelter in small towns and rural areas.
4. Many of the homeless in this CoC are classified as chronically homeless (73).
5. Other significant homeless subpopulations include the mentally ill (49) and chronic substance abusers (50).

Fair Housing Specific Findings

1. Units at Risk for Poverty: 121
2. Units further than 15 miles to a hospital: 24
3. Units located in a Food Desert: 145
4. Units that lack readily available transit: 24

Lead-Based Paint Specific Findings

1. We estimate there are 807 occupied housing units in Atoka County with lead-based paint hazards.
2. 443 of those housing units are estimated to be occupied by low-to-moderate income households.
3. We estimate that 175 of those low-to-moderate income households have children under the age of 6 present.

Report Format and Organization

The first section of this report comprises the housing market analysis for Atoka County. This section is divided into general area information, followed by population, household and income trends and analysis, then followed by area economic conditions. The next area of analysis concerns the housing stock of Atoka County, including vacancy rates, construction activity and trends, and analyses of the homeowner and rental markets. This section is followed by five-year forecasts of housing need for owners and renters, as well as specific populations such as low-to-moderate income households, the elderly, and working families.

The next section of this report addresses special topics of concern:

- Disaster Resiliency
- Homelessness
- Fair Housing
- Lead-Based Paint Hazards

This last section is followed by a summary of the conclusions of this report for Atoka County.

General Information

Purpose and Function of the Market Study

The purpose of this market study is to evaluate the need for affordable housing units in Atoka County, Oklahoma. The analysis will consider existing supply and projected demand and overall market trends in the Atoka County area.

Effective Date of Consultation

The Atoka County area was inspected and research was performed during September, 2015. The effective date of this analysis is September 25, 2015. The date of this report is December 31, 2015. The market study is valid only as of the stated effective date or dates.

Scope of the Assignment

1. The Atoka County area was inspected during September, 2015. The inspection included visits to all significant population centers in the county and portions of the rural county areas.
2. Regional, city and neighborhood data is based on information retained from national, state, and local government entities; various Chambers of Commerce, news publications, and other sources of economic indicators.
3. Specific economic data was collected from all available public agencies. Population and household information was collected from national demographic data services as well as available local governments. Much data was gathered regarding market specific items from personal interviews.
4. Development of the applicable analysis involved the collection and interpretation of verified data from local property owners/managers, realtors, and other individuals active within the area real estate market.
5. The analyst's assemblage and analysis of the defined data provided a basis from which conclusions as to the supply of and demand for residential housing were made.

Data Sources

Specific data sources used in this analysis include but are not limited to:

1. The 2000 and 2010 Decennial Censuses of Population and Housing
2. The 2009-2013 American Community Survey (ACS)
3. U.S. Census Bureau Residential Construction Branch, Manufacturing and Construction Division
4. The United States Department of Labor, Bureau of Labor Statistics, including the Local Area Unemployment Statistics and the Quarterly Census of Employment and Wages programs
5. The U.S. Department of Housing and Urban Development, including the Comprehensive Housing Affordability Strategy (CHAS), and the 2013 Picture of Subsidized Households
6. Continuum of Care Assistance Programs

7. The National Oceanic and Atmospheric Administration
8. Nielsen SiteReports (formerly known as Claritas)
9. The Oklahoma State Department of Health
10. The Oklahoma Department of Human Services
11. The Federal Reserve Bank of Kansas City, Oklahoma City Branch
12. The Federal Reserve Bank of New York

Atoka County Analysis

Area Information

The purpose of this section of the report is to provide a basis for analyzing and estimating trends relating to Atoka County. The primary emphasis is concentrated on those factors that are of significance to residential development users. Residential and commercial development in the community is influenced by the following factors:

1. Population and economic growth trends.
2. Existing commercial supply and activity.
3. Natural physical elements.
4. Political policy and attitudes toward community development.

Location

Atoka County is located in southeastern Oklahoma. The county is bordered on the north by Coal and Pittsburg counties, on the west by Coal and Johnston counties, on the south by Bryan and Choctaw counties, and on the east by Pushmataha County. The Atoka County Seat is Atoka, which is located in the central part of the county. This location is approximately 131 miles south of Tulsa and 130 miles southeast of Oklahoma City.

Atoka County has a total area of 990 square miles (976 square miles of land, and 14 square miles of water), ranking 23rd out of Oklahoma's 77 counties in terms of total area. The total population of Atoka County as of the 2010 Census was 14,182 persons, for a population density of 15 persons per square mile of land.

Access and Linkages

The county has average accessibility to state and national highway systems. Multiple major highways intersect within Atoka County. These are US-69, US-75, OK-43, OK-3, and OK-7. The nearest interstate highway is I-35, approximately 58 miles to the west. The county also has an intricate network of county roadways.

Public transportation is provided by Johnston, Atoka, Marshall, and Murray Transit (JAMM) services which operate a fixed route and demand-response service. The local market perceives public transportation as average compared to other communities in the region of similar size. However, the primary mode of transportation in this area is private automobiles by far.

Atoka Municipal Airport is located just northwest of Atoka. Its primary asphalt runway is 3,015 feet in length. The nearest full-service commercial airport is the Dallas-Fort Worth Airport approximately 131 miles southwest.

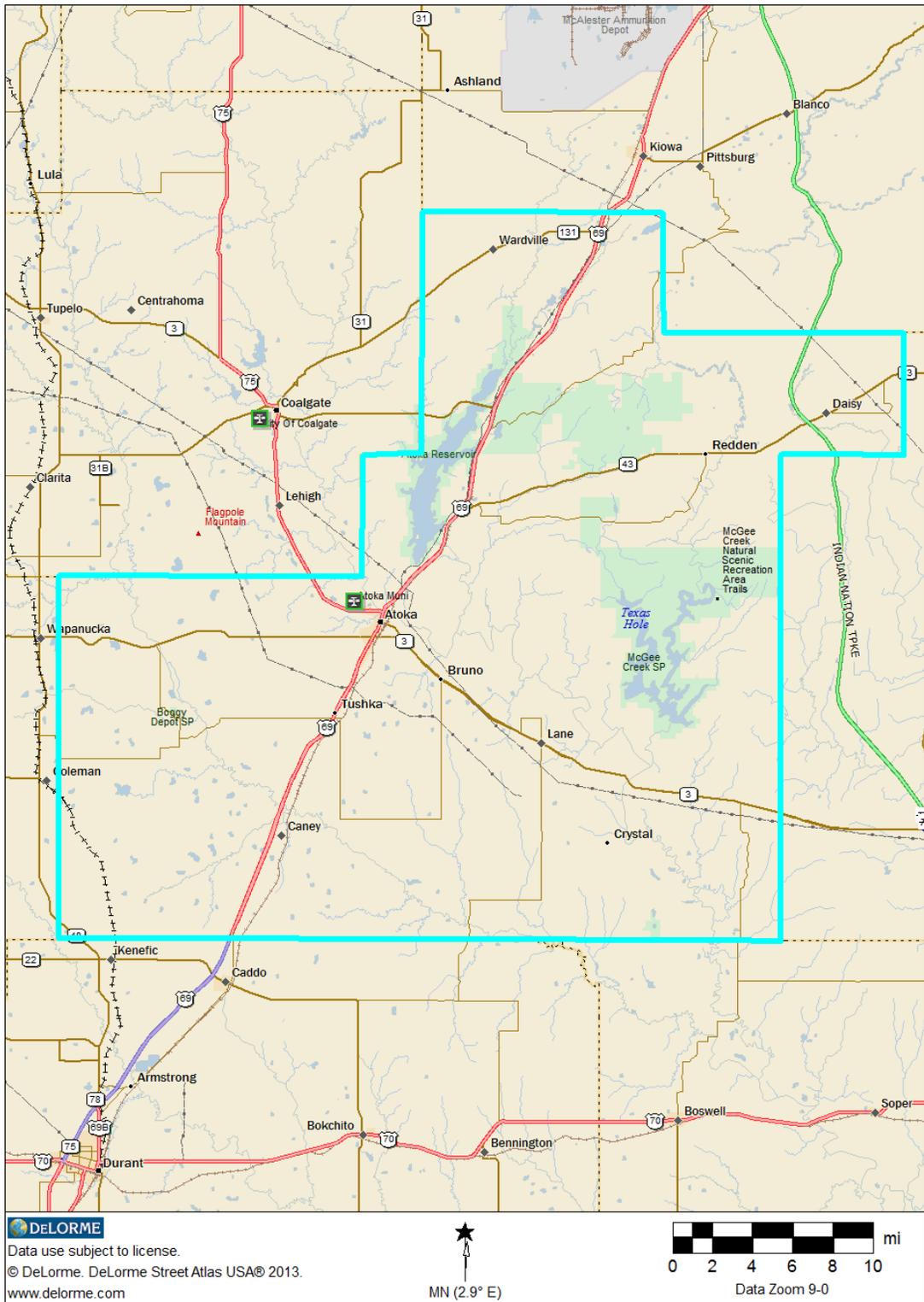
Educational Facilities

All of the county communities have public school facilities. Atoka is served by Atoka Public Schools. Atoka Public Schools is comprised of one elementary school, one middle school, and one high school. Kiamichi Technology Centers has a location in Atoka. The closest university is the Southeastern Oklahoma State University campus in Durant. .

Medical Facilities

Medical services are provided by Atoka County Medical Center, an acute-care hospital, providing emergency care, in and outpatient services, and a number of additional medical procedures. The smaller county communities typically have either small outpatient medical services or doctor's officing in the community.

Atoka County Area Map



Demographic Analysis

Population and Households

The following table presents population levels and annualized changes in Atoka County and Oklahoma. This data is presented as of the 2000 Census, the 2010 Census, with 2015 and 2020 estimates and forecasts provided by Nielsen SiteReports.

Population Levels and Annual Changes							
	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Atoka	2,988	3,107	0.39%	3,161	0.35%	3,114	-0.30%
Atoka County	13,879	14,182	0.22%	13,730	-0.65%	13,527	-0.30%
State of Oklahoma	3,450,654	3,751,351	0.84%	3,898,675	0.77%	4,059,399	0.81%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

The population of Atoka County was 14,182 persons as of the 2010 Census, a 0.22% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Atoka County to be 13,730 persons, and projects that the population will show -0.30% annualized decline over the next five years.

The population of Atoka was 3,107 persons as of the 2010 Census, a 0.39% annualized rate of change from the 2000 Census. As of 2015, Nielsen SiteReports estimates the population of Atoka to be 3,161 persons, and projects that the population will show -0.30% annualized decline over the next five years.

The next table presents data regarding household levels in Atoka County over the same periods of time. This data is presented both for all households (family and non-family) as well as family households alone.

Households Levels and Annual Changes							
Total Households	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Atoka	1,277	1,291	0.11%	1,277	-0.22%	1,259	-0.28%
Atoka County	4,964	5,391	0.83%	5,205	-0.70%	5,120	-0.33%
State of Oklahoma	1,342,293	1,460,450	0.85%	1,520,327	0.81%	1,585,130	0.84%
Family Households	2000	2010	Annual	2015	Annual	2020	Annual
	Census	Census	Change	Estimate	Change	Forecast	Change
Atoka	736	754	0.24%	795	1.06%	785	-0.25%
Atoka County	3,503	3,737	0.65%	3,606	-0.71%	3,546	-0.34%
State of Oklahoma	921,750	975,267	0.57%	1,016,508	0.83%	1,060,736	0.86%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

As of 2010, Atoka County had a total of 5,391 households, representing a 0.83% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Atoka County to have 5,205 households. This number is expected to experience a -0.33% annualized rate of decline over the next five years.

As of 2010, Atoka had a total of 1,291 households, representing a 0.11% annualized rate of change since the 2000 Census. As of 2015, Nielsen SiteReports estimates Atoka to have 1,277 households. This number is expected to experience a -0.28% annualized rate of decline over the next five years.

Population by Race and Ethnicity

The next table presents data regarding the racial and ethnic composition of Atoka County based on the U.S. Census Bureau's American Community Survey.

2013 Population by Race and Ethnicity				
Single-Classification Race	Atoka		Atoka County	
	No.	Percent	No.	Percent
Total Population	3,108		14,070	
White Alone	2,186	70.33%	10,464	74.37%
Black or African American Alone	322	10.36%	595	4.23%
Amer. Indian or Alaska Native Alone	370	11.90%	1,549	11.01%
Asian Alone	38	1.22%	67	0.48%
Native Hawaiian and Other Pac. Isl. Alone	0	0.00%	0	0.00%
Some Other Race Alone	18	0.58%	93	0.66%
Two or More Races	174	5.60%	1,302	9.25%
Population by Hispanic or Latino Origin				
	Atoka		Atoka County	
	No.	Percent	No.	Percent
Total Population	3,108		14,070	
Hispanic or Latino	190	6.11%	446	3.17%
<i>Hispanic or Latino, White Alone</i>	128	67.37%	273	61.21%
<i>Hispanic or Latino, All Other Races</i>	62	32.63%	173	38.79%
Not Hispanic or Latino	2,918	93.89%	13,624	96.83%
<i>Not Hispanic or Latino, White Alone</i>	2,058	70.53%	10,191	74.80%
<i>Not Hispanic or Latino, All Other Races</i>	860	29.47%	3,433	25.20%

Source: U.S. Census Bureau, 2009-2013 American Community Survey, Tables B02001 & B03002

In Atoka County, racial and ethnic minorities comprise 27.57% of the total population. Within Atoka, racial and ethnic minorities represent 33.78% of the population.

Population by Age

The next tables present data regarding the age distribution of the population of Atoka County. This data is provided as of the 2010 Census, with estimates and forecasts provided by Nielsen SiteReports.

Atoka County Population By Age								
	2010	Percent	2015	Percent	2020	Percent	2000 - 2015	2015 - 2020
	Census	of Total	Estimate	of Total	Forecast	of Total	Ann. Chng.	Ann. Chng.
Population by Age	14,182		13,730		13,527			
Age 0 - 4	928	6.54%	843	6.14%	844	6.24%	-1.90%	0.02%
Age 5 - 9	888	6.26%	861	6.27%	813	6.01%	-0.62%	-1.14%
Age 10 - 14	940	6.63%	897	6.53%	832	6.15%	-0.93%	-1.49%
Age 15 - 17	592	4.17%	545	3.97%	545	4.03%	-1.64%	0.00%
Age 18 - 20	522	3.68%	496	3.61%	508	3.76%	-1.02%	0.48%
Age 21 - 24	661	4.66%	674	4.91%	727	5.37%	0.39%	1.53%
Age 25 - 34	1,764	12.44%	1,714	12.48%	1,687	12.47%	-0.57%	-0.32%
Age 35 - 44	1,743	12.29%	1,627	11.85%	1,589	11.75%	-1.37%	-0.47%
Age 45 - 54	2,020	14.24%	1,769	12.88%	1,543	11.41%	-2.62%	-2.70%
Age 55 - 64	1,838	12.96%	1,821	13.26%	1,714	12.67%	-0.19%	-1.20%
Age 65 - 74	1,370	9.66%	1,503	10.95%	1,709	12.63%	1.87%	2.60%
Age 75 - 84	706	4.98%	749	5.46%	758	5.60%	1.19%	0.24%
Age 85 and over	210	1.48%	231	1.68%	258	1.91%	1.92%	2.24%
<i>Age 55 and over</i>	<i>4,124</i>	<i>29.08%</i>	<i>4,304</i>	<i>31.35%</i>	<i>4,439</i>	<i>32.82%</i>	<i>0.86%</i>	<i>0.62%</i>
<i>Age 62 and over</i>	<i>2,627</i>	<i>18.53%</i>	<i>2,798</i>	<i>20.38%</i>	<i>2,981</i>	<i>22.04%</i>	<i>1.27%</i>	<i>1.27%</i>
Median Age	39.6		40.1		40.1		0.25%	0.00%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Atoka County is 40.1 years. This compares with the statewide figure of 36.6 years. Approximately 6.14% of the population is below the age of 5, while 20.38% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.27% per year.

Atoka Population By Age								
	2010 Census	Percent of Total	2015 Estimate	Percent of Total	2020 Forecast	Percent of Total	2000 - 2015 Ann. Chng.	2015 - 2020 Ann. Chng.
Population by Age	3,107		3,161		3,114			
Age 0 - 4	218	7.02%	212	6.71%	210	6.74%	-0.56%	-0.19%
Age 5 - 9	234	7.53%	215	6.80%	203	6.52%	-1.68%	-1.14%
Age 10 - 14	213	6.86%	243	7.69%	209	6.71%	2.67%	-2.97%
Age 15 - 17	143	4.60%	128	4.05%	148	4.75%	-2.19%	2.95%
Age 18 - 20	125	4.02%	119	3.76%	126	4.05%	-0.98%	1.15%
Age 21 - 24	150	4.83%	156	4.94%	164	5.27%	0.79%	1.01%
Age 25 - 34	363	11.68%	387	12.24%	376	12.07%	1.29%	-0.58%
Age 35 - 44	362	11.65%	360	11.39%	351	11.27%	-0.11%	-0.51%
Age 45 - 54	403	12.97%	361	11.42%	334	10.73%	-2.18%	-1.54%
Age 55 - 64	401	12.91%	404	12.78%	366	11.75%	0.15%	-1.96%
Age 65 - 74	275	8.85%	338	10.69%	383	12.30%	4.21%	2.53%
Age 75 - 84	152	4.89%	159	5.03%	171	5.49%	0.90%	1.47%
Age 85 and over	68	2.19%	79	2.50%	73	2.34%	3.04%	-1.57%
<i>Age 55 and over</i>	<i>896</i>	<i>28.84%</i>	<i>980</i>	<i>31.00%</i>	<i>993</i>	<i>31.89%</i>	<i>1.81%</i>	<i>0.26%</i>
<i>Age 62 and over</i>	<i>547</i>	<i>17.62%</i>	<i>618</i>	<i>19.56%</i>	<i>664</i>	<i>21.32%</i>	<i>2.47%</i>	<i>1.43%</i>
Median Age	38.0		38.3		38.4		0.16%	0.05%

Source: Nielsen SiteReports

As of 2015, Nielsen estimates that the median age of Atoka is 38.3 years. This compares with the statewide figure of 36.6 years. Approximately 6.71% of the population is below the age of 5, while 19.56% is over the age of 62. Over the next five years, the population age 62 and above is forecasted to grow by 1.43% per year.

Families by Presence of Children

The next table presents data for Atoka County regarding families by the presence of children.

2013 Family Type by Presence of Children Under 18 Years

	Atoka		Atoka County	
	No.	Percent	No.	Percent
Total Families:	846		3,801	
Married-Couple Family:	435	51.42%	2,737	72.01%
With Children Under 18 Years	140	16.55%	873	22.97%
No Children Under 18 Years	295	34.87%	1,864	49.04%
Other Family:	411	48.58%	1,064	27.99%
Male Householder, No Wife Present	50	5.91%	197	5.18%
With Children Under 18 Years	0	0.00%	74	1.95%
No Children Under 18 Years	50	5.91%	123	3.24%
Female Householder, No Husband Present	361	42.67%	867	22.81%
With Children Under 18 Years	237	28.01%	507	13.34%
No Children Under 18 Years	124	14.66%	360	9.47%
<hr/>				
Total Single Parent Families	237		581	
Male Householder	0	0.00%	74	12.74%
Female Householder	237	100.00%	507	87.26%

Source: U.S. Census Bureau, 2009-2013 American Community Survey, Table B11003

As shown, within Atoka County, among all families 15.29% are single-parent families, while in Atoka, the percentage is 28.01%.

Population by Presence of Disabilities

The following table compiles data regarding the non-institutionalized population of Atoka County by presence of one or more disabilities.

2013 Age by Number of Disabilities

	Atoka		Atoka County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Non-Institutionalized Population:	2,988		12,711		3,702,515	
Under 18 Years:	805		3,274		933,738	
With One Type of Disability	45	5.59%	144	4.40%	33,744	3.61%
With Two or More Disabilities	11	1.37%	29	0.89%	11,082	1.19%
No Disabilities	749	93.04%	3,101	94.72%	888,912	95.20%
18 to 64 Years:	1,718		7,228		2,265,702	
With One Type of Disability	203	11.82%	644	8.91%	169,697	7.49%
With Two or More Disabilities	193	11.23%	723	10.00%	149,960	6.62%
No Disabilities	1,322	76.95%	5,861	81.09%	1,946,045	85.89%
65 Years and Over:	465		2,209		503,075	
With One Type of Disability	138	29.68%	501	22.68%	95,633	19.01%
With Two or More Disabilities	111	23.87%	676	30.60%	117,044	23.27%
No Disabilities	216	46.45%	1,032	46.72%	290,398	57.72%
Total Number of Persons with Disabilities:	701	23.46%	2,717	21.38%	577,160	15.59%

Source: U.S. Census Bureau, 2009-2013 American Community Survey, Table C18108

Within Atoka County, 21.38% of the civilian non-institutionalized population has one or more disabilities, compared with 15.59% of Oklahomans as a whole. In Atoka the percentage is 23.46%. Compared with the rest of the state, the population of Atoka County is more like to have one or more disabilities.

We have also compiled data for the veteran population of Atoka County by presence of disabilities, shown in the following table:

2013 Population by Veteran and Disability Status

	Atoka		Atoka County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Civilian Population Age 18+ For Whom Poverty Status is Determined	2,183		9,437		2,738,788	
Veteran:	266	12.19%	1,069	11.33%	305,899	11.17%
With a Disability	112	42.11%	433	40.51%	100,518	32.86%
No Disability	154	57.89%	636	59.49%	205,381	67.14%
Non-veteran:	1,917	87.81%	8,368	88.67%	2,432,889	88.83%
With a Disability	533	27.80%	2,111	25.23%	430,610	17.70%
No Disability	1,384	72.20%	6,257	74.77%	2,002,279	82.30%

Source: 2009-2013 American Community Survey, Table C21007

Within Atoka County, the Census Bureau estimates there are 1,069 veterans, 40.51% of which have one or more disabilities (compared with 32.86% at a statewide level). In Atoka, there are an estimated 266 veterans, 42.11% of which are estimated to have a disability. Veterans in Atoka County are more likely than veterans in other parts of the state to have one or more disabilities.

Group Quarters Population

The next table presents data regarding the population of Atoka County living in group quarters, such as correctional facilities, skilled-nursing facilities, student housing and military quarters.

	Atoka		Atoka County	
	No.	Percent	No.	Percent
Total Population	3,107		14,182	
Group Quarters Population	99	3.19%	750	5.29%
Institutionalized Population	99	3.19%	747	5.27%
Correctional facilities for adults	56	1.80%	704	4.96%
Juvenile facilities	0	0.00%	0	0.00%
Nursing facilities/Skilled-nursing facilities	43	1.38%	43	0.30%
Other institutional facilities	0	0.00%	0	0.00%
Noninstitutionalized population	0	0.00%	3	0.02%
College/University student housing	0	0.00%	0	0.00%
Military quarters	0	0.00%	0	0.00%
Other noninstitutional facilities	0	0.00%	3	0.02%

Source: 2010 Decennial Census, Table P42

The percentage of the Atoka County population in group quarters is somewhat higher than the statewide figure, which was 2.99% in 2010. This is due to Mack Alford Correctional Center in Stringtown.

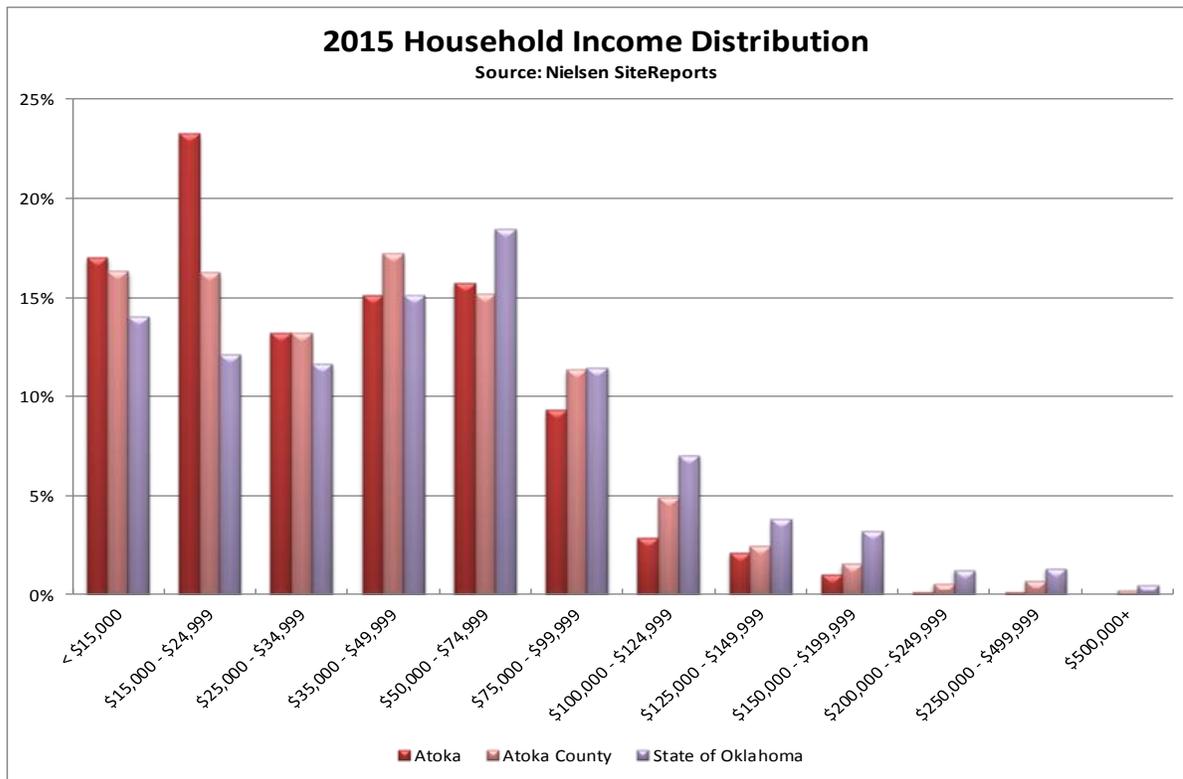
Household Income Levels

Data in the following chart shows the distribution of household income in Atoka County, as well as median and average household income. Data for Oklahoma is included as a basis of comparison. This data is provided by Nielsen SiteReports for 2015.

2015 Household Income Distribution						
	Atoka		Atoka County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Households by HH Income	1,277		5,205		1,520,327	
< \$15,000	217	16.99%	850	16.33%	213,623	14.05%
\$15,000 - \$24,999	297	23.26%	845	16.23%	184,613	12.14%
\$25,000 - \$34,999	169	13.23%	686	13.18%	177,481	11.67%
\$35,000 - \$49,999	193	15.11%	897	17.23%	229,628	15.10%
\$50,000 - \$74,999	201	15.74%	790	15.18%	280,845	18.47%
\$75,000 - \$99,999	119	9.32%	591	11.35%	173,963	11.44%
\$100,000 - \$124,999	37	2.90%	257	4.94%	106,912	7.03%
\$125,000 - \$149,999	27	2.11%	129	2.48%	57,804	3.80%
\$150,000 - \$199,999	13	1.02%	82	1.58%	48,856	3.21%
\$200,000 - \$249,999	2	0.16%	29	0.56%	18,661	1.23%
\$250,000 - \$499,999	2	0.16%	37	0.71%	20,487	1.35%
\$500,000+	0	0.00%	12	0.23%	7,454	0.49%
Median Household Income	\$32,367		\$38,704		\$47,049	
Average Household Income	\$43,134		\$51,640		\$63,390	

Source: Nielsen SiteReports

As shown, median household income for Atoka County is estimated to be \$38,704 in 2015. By way of comparison, the median household income of Oklahoma is estimated to be \$47,049. For Atoka, median household income is estimated to be \$32,367. In comparison with the rest of the state, Atoka and Atoka County have income distributions more heavily weighted to income brackets under \$25,000. The income distribution can be better visualized by the following chart.



Household Income Trend

Next we examine the long-term growth of incomes in Atoka County, from the results of the 2000 Census (representing calendar year 1999), through the current 2015 estimates provided by Nielsen SiteReports. This data is then annualized into a compounded annual growth rate to estimate nominal annual household income growth over this period of time. We then compare the rate of annual growth with the rate of inflation over the same period of time (measured using the Consumer Price Index for all urban consumers, South Region, Size Class D, from May 1999 through May 2015). Subtracting the annual rate of inflation from the nominal rate of annual income growth yields a “real” rate of income growth which takes into account the effect of increasing prices of goods and services.

	1999 Median HH Income	2015 Median HH Income	Nominal Growth	Inflation Rate	Real Growth
Atoka	\$18,361	\$32,367	3.61%	2.40%	1.21%
Atoka County	\$24,752	\$38,704	2.83%	2.40%	0.43%
State of Oklahoma	\$33,400	\$47,049	2.16%	2.40%	-0.23%

Sources: 2000 Decennial Census, Summary File 3, Table P53; Nielsen SiteReports; CPI All Urban Consumers, South Region, Size Class D

As shown, both Atoka and Atoka County saw positive growth in “real” median household income, once inflation is taken into account, median household income remains below state and national figures. This is in contrast to state and national trends which saw negative household income growth



after adjusting for inflation: over the same period, the national median household income increased from \$41,994 to \$53,706 (for a nominal annualized growth rate of 1.55%) while the Consumer Price Index increased at an annualized rate of 2.26%, for a “real” growth rate of -0.72%.

Poverty Rates

Overall rates of poverty in Atoka County and Oklahoma are shown in the following table. This data is included from the 2013 American Community Survey, as well as the 2000 Census to show how these rates have changed over the last decade. We also include poverty rates for single-parent families by gender of householder.

Poverty Rates	2000 Census	2013 ACS	Change (Basis Points)	2013 Poverty Rates for Single-Parent Families	
				Male Householder	Female Householder
Atoka	25.34%	39.52%	1419	N/A	66.67%
Atoka County	19.75%	21.78%	202	29.73%	50.10%
State of Oklahoma	14.72%	16.85%	213	22.26%	47.60%

Sources: 2000 Decennial Census Table P87, 2009-2013 American Community Survey Tables B17001 & B17023

The poverty rate in Atoka County is estimated to be 21.78% by the American Community Survey. This is an increase of 202 basis points since the 2000 Census. Within Atoka, the poverty rate is estimated to be 39.52%. It should be noted that increasing poverty rates over this period of time is a national trend: between the 2000 Census and the 2013 American Community Survey, the poverty rate of the United States increased from 12.38% to 15.37%, an increase of 299 basis points.

Economic Conditions

Employment and Unemployment

The following table presents total employment figures and unemployment rates for Atoka County, with figures for Oklahoma and the United States for comparison. This data is as of May 2015.

Employment and Unemployment						
	May-2010 Employment	May-2015 Employment	Annual Growth	May-2010 Unemp. Rate	May-2015 Unemp. Rate	Change (bp)
Atoka County	4,659	4,683	0.10%	9.8%	6.5%	-330
State of Oklahoma	1,650,748	1,776,187	1.48%	6.8%	4.4%	-240
United States (thsds)	139,497	149,349	1.37%	9.3%	5.3%	-400

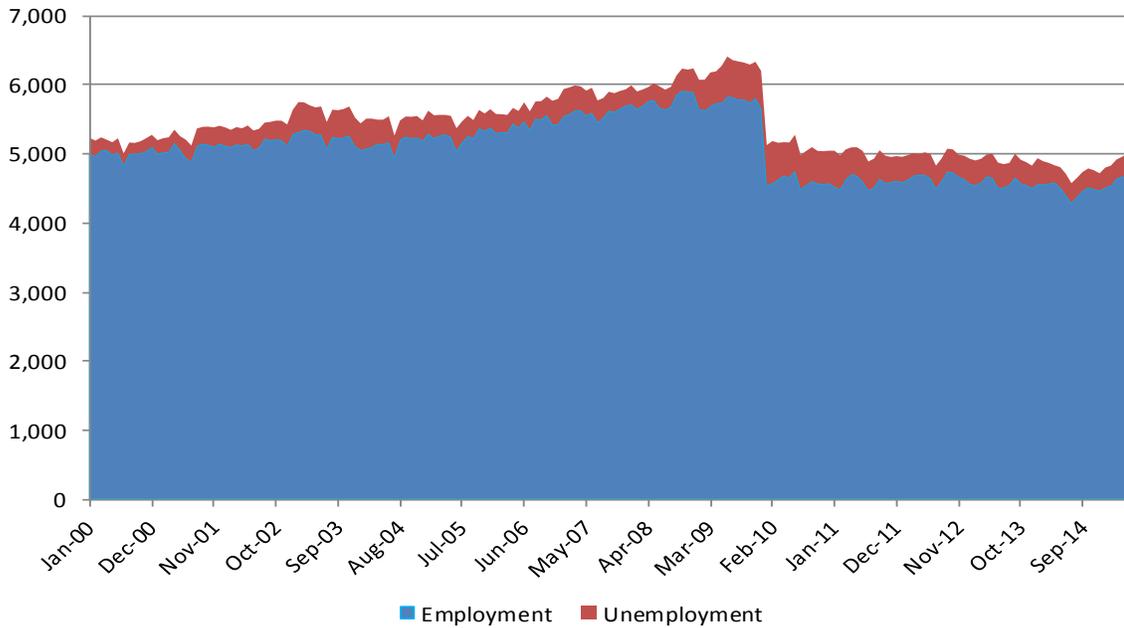
Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

As of May 2015, total employment in Atoka County was 4,683 persons. Compared with figures from May 2010, this represents annualized employment growth of 0.10% per year. The unemployment rate in May was 6.5%, a decrease of -330 basis points from May 2010, which was 9.8%. Over the last five years, both the statewide and national trends have been improving employment levels and declining unemployment rates, and Atoka County has underperformed both the state and nation in these statistics.

Employment Level Trends

The following chart shows total employment and unemployment levels in Atoka County from January 2000 through May 2015, as reported by the Bureau of Labor Statistics, Local Area Unemployment Statistics program.

Employment and Unemployment in Atoka County
January 2000 through May 2015



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics

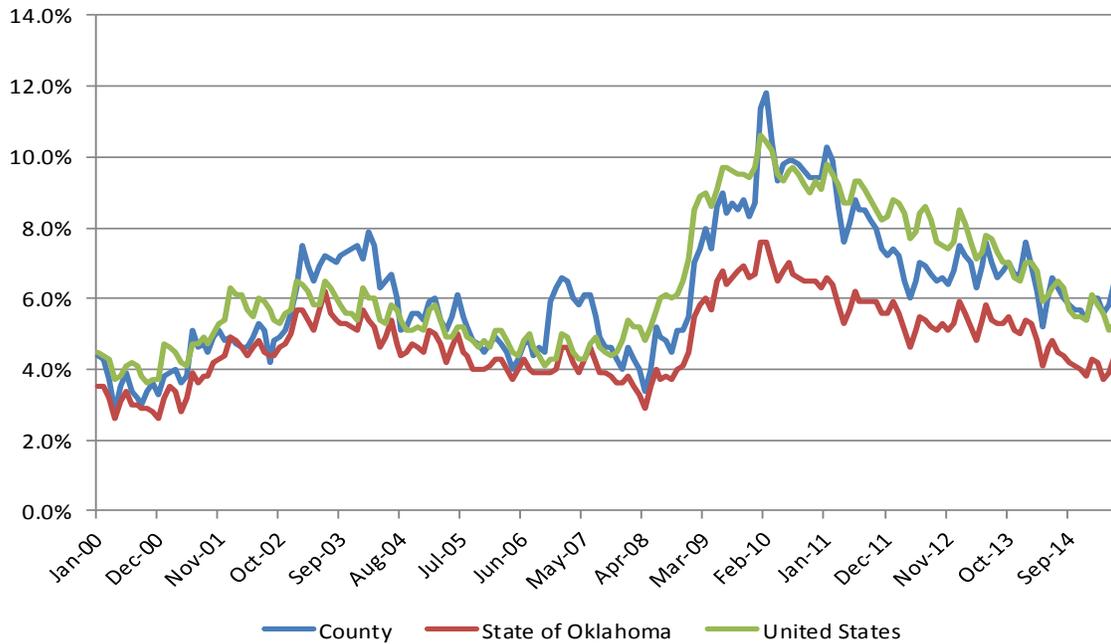
As shown, total employment levels have generally trended upward from 2000 through the 3rd quarter of 2008, when employment levels began to decline due to the national economic recession. The downward shift in January 2010 is due to an adjustment to base employment estimates on the part of the Bureau of Labor Statistics and does not reflect an actual decline in employment, however since that adjustment employment levels have been stagnant, currently estimated at 4,683 persons. The number of unemployed persons in May 2015 was 325, out of a total labor force of 5,008 persons.

Unemployment Rate Trends

The next chart shows historic unemployment rates for Atoka County, as well as Oklahoma and the United States for comparison. This data covers the time period of January 2000 through May 2015, and has not been seasonally adjusted.



**Unemployment Rates in Atoka County, Oklahoma and the United States
January 2000 through May 2015**



Sources: Bureau of Labor Statistics, Local Area Unemployment Statistics and Current Population Survey

As shown, unemployment rates in Atoka County increased moderately from 2000 through 2003, and then generally declined until the 4th quarter of 2008 as the effects of the national economic recession were felt. Unemployment rates began to decline again in 2010, to their current level of 6.5%. On the whole, unemployment rates in Atoka County track very well with statewide figures but are currently above the statewide figure. Compared with the United States, unemployment rates in Atoka County and Oklahoma are and have historically been well below the national average.

Employment and Wages by Industrial Supersector

The next table presents data regarding employment in Atoka County by industry, including total number of establishments, average number of employees in 2014, average annual pay, and location quotients for each industry compared with the United States. This data is furnished by the Bureau of Labor Statistics, Quarterly Census of Employment and Wages program.

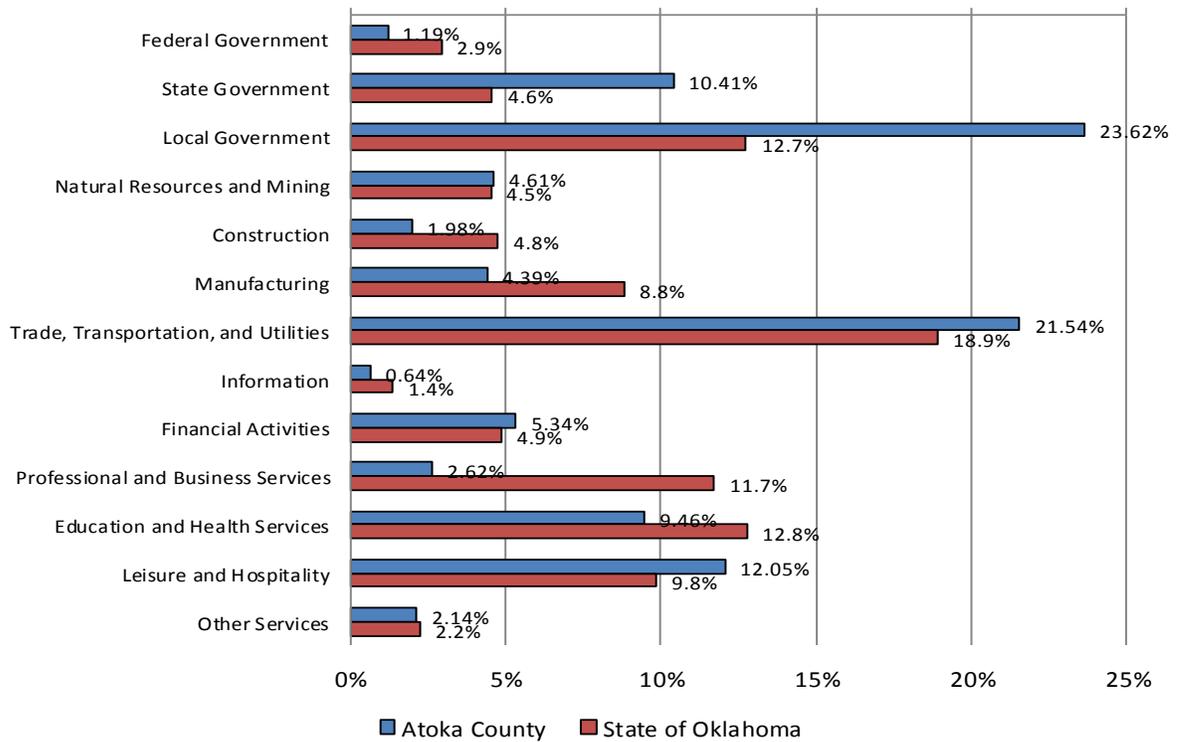


Employees and Wages by Supersector - 2014

Supersector	Establishments	Avg. No. of Employees	Percent of Total	Avg. Annual Pay	Location Quotient
Federal Government	8	39	1.19%	\$46,175	0.60
State Government	12	341	10.41%	\$40,398	3.13
Local Government	29	774	23.62%	\$29,872	2.34
Natural Resources and Mining	13	151	4.61%	\$57,858	3.04
Construction	26	65	1.98%	\$23,176	0.44
Manufacturing	11	144	4.39%	\$37,012	0.49
Trade, Transportation, and Utilities	84	706	21.54%	\$28,613	1.13
Information	5	21	0.64%	\$50,596	0.32
Financial Activities	31	175	5.34%	\$43,640	0.95
Professional and Business Services	27	86	2.62%	\$36,875	0.19
Education and Health Services	28	310	9.46%	\$24,828	0.63
Leisure and Hospitality	26	395	12.05%	\$12,324	1.13
Other Services	20	70	2.14%	\$20,714	0.69
Total	318	3,277		\$30,621	1.00

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Employment Sectors - 2014



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

Among private employers, the largest percentage of persons (21.54%) are employed in Trade, Transportation, and Utilities. The average annual pay in this sector is \$28,613 per year. The industry



with the highest annual pay is Natural Resources and Mining, with average annual pay of \$57,858 per year.

The rightmost column of the previous table provides location quotients for each industry for Atoka County, as compared with the United States. Location quotients (LQs) are ratios used to compare the concentration of employment in a given industry to a larger reference, in this case the United States. They are calculated by dividing the percentage of employment in a given industry in a given geography (Atoka County in this instance), by the percentage of employment in the same industry in the United States. For example, if manufacturing in a certain county comprised 10% of total employment, while in the United States manufacturing comprised 5% of total employment, the location quotient would be 2.0:

$$10\% (\text{county manufacturing \%}) / 5\% (\text{U.S. manufacturing \%}) = 2.0$$

Location quotients greater than 1.0 indicate a higher concentration of employment compared with the nation, and suggest that the industry in question is an important contributor to the local economic base. Quotients less than 1.0 indicate that the industry makes up a smaller share of the local economy than the rest of the nation.

Within Atoka County, among all industries the largest location quotient is in State Government, with a quotient of 3.13. Among private employers, the largest is Natural Resources and Mining, with a quotient of 3.04.

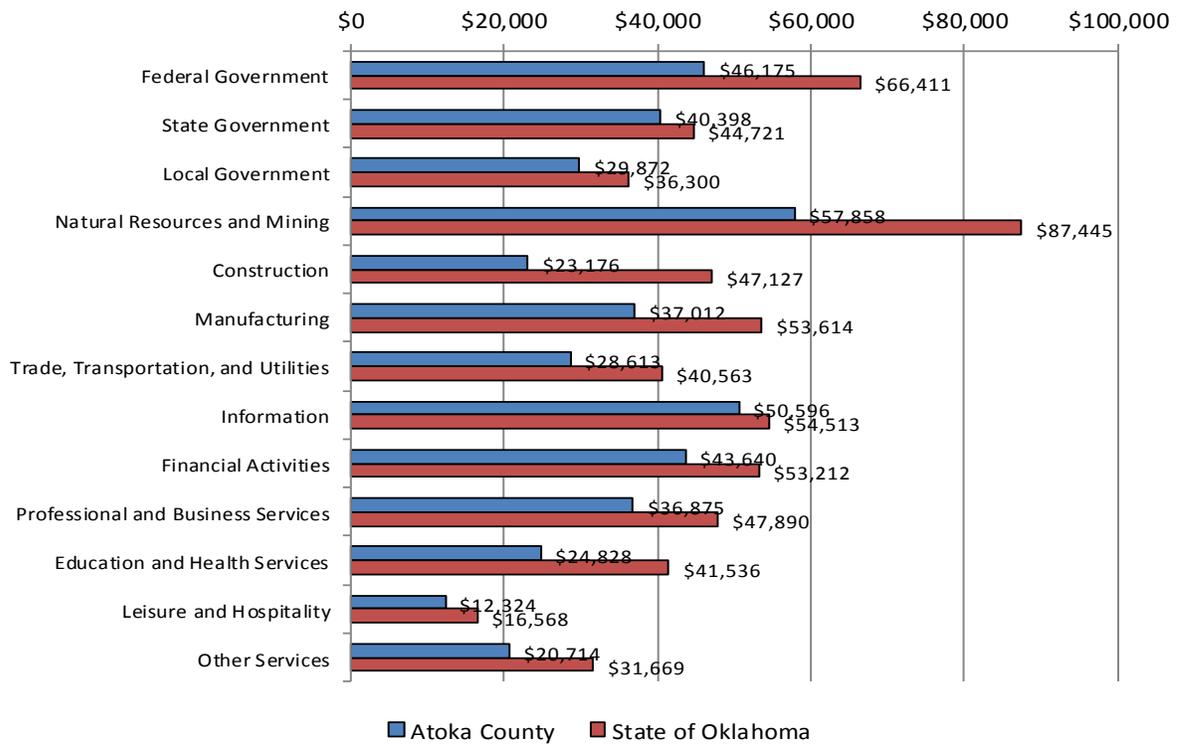
The next table presents average annual pay in Atoka County by industry, in comparison with Oklahoma as a whole and the United States.

Comparison of 2014 Average Annual Pay by Supersector					
Supersector	Atoka County	State of Oklahoma	United States	Percent of State	Percent of Nation
Federal Government	\$46,175	\$66,411	\$75,784	69.5%	60.9%
State Government	\$40,398	\$44,721	\$54,184	90.3%	74.6%
Local Government	\$29,872	\$36,300	\$46,146	82.3%	64.7%
Natural Resources and Mining	\$57,858	\$87,445	\$59,666	66.2%	97.0%
Construction	\$23,176	\$47,127	\$55,041	49.2%	42.1%
Manufacturing	\$37,012	\$53,614	\$62,977	69.0%	58.8%
Trade, Transportation, and Utilities	\$28,613	\$40,563	\$42,988	70.5%	66.6%
Information	\$50,596	\$54,513	\$90,804	92.8%	55.7%
Financial Activities	\$43,640	\$53,212	\$85,261	82.0%	51.2%
Professional and Business Services	\$36,875	\$47,890	\$66,657	77.0%	55.3%
Education and Health Services	\$24,828	\$41,536	\$45,951	59.8%	54.0%
Leisure and Hospitality	\$12,324	\$16,568	\$20,993	74.4%	58.7%
Other Services	\$20,714	\$31,669	\$33,935	65.4%	61.0%
Total	\$30,621	\$43,774	\$51,361	70.0%	59.6%

Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages



Average Annual Pay - 2014



Source: U.S. Bureau of Labor Statistics, Quarterly Census of Employment and Wages

In comparison with the rest of Oklahoma, Atoka County has lower average wages in all employment sectors, notably so in natural resources and mining.

Working Families

The following table presents data on families by employment status, and presence of children.



Families by Employment Status and Presence of Children						
	Atoka		Atoka County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Families	846		3,801		961,468	
With Children <18 Years:	377	44.56%	1,454	38.25%	425,517	44.26%
Married Couple:	140	37.14%	873	60.04%	281,418	66.14%
Both Parents Employed	59	42.14%	519	59.45%	166,700	59.24%
One Parent Employed	81	57.86%	304	34.82%	104,817	37.25%
Neither Parent Employed	0	0.00%	50	5.73%	9,901	3.52%
Other Family:	237	62.86%	581	39.96%	144,099	33.86%
Male Householder:	0	0.00%	74	12.74%	36,996	25.67%
Employed	0	#DIV/0!	62	83.78%	31,044	83.91%
Not Employed	0	#DIV/0!	12	16.22%	5,952	16.09%
Female Householder:	237	100.00%	507	87.26%	107,103	74.33%
Employed	206	86.92%	371	73.18%	75,631	70.62%
Not Employed	31	13.08%	136	26.82%	31,472	29.38%
Without Children <18 Years:	469	55.44%	2,347	61.75%	535,951	55.74%
Married Couple:	295	62.90%	1,864	79.42%	431,868	80.58%
Both Spouses Employed	122	41.36%	628	33.69%	167,589	38.81%
One Spouse Employed	74	25.08%	605	32.46%	138,214	32.00%
Neither Spouse Employed	99	33.56%	631	33.85%	126,065	29.19%
Other Family:	174	37.10%	483	20.58%	104,083	19.42%
Male Householder:	50	50.51%	123	19.49%	32,243	25.58%
Employed	39	78.00%	73	59.35%	19,437	60.28%
Not Employed	11	22.00%	50	40.65%	12,806	39.72%
Female Householder:	124	71.26%	360	74.53%	71,840	69.02%
Employed	60	48.39%	160	44.44%	36,601	50.95%
Not Employed	64	51.61%	200	55.56%	35,239	49.05%
<i>Total Working Families:</i>	<i>641</i>	<i>75.77%</i>	<i>2,722</i>	<i>71.61%</i>	<i>740,033</i>	<i>76.97%</i>
<i>With Children <18 Years:</i>	<i>346</i>	<i>53.98%</i>	<i>1,256</i>	<i>46.14%</i>	<i>378,192</i>	<i>51.10%</i>
<i>Without Children <18 Years:</i>	<i>295</i>	<i>46.02%</i>	<i>1,466</i>	<i>53.86%</i>	<i>361,841</i>	<i>48.90%</i>

Source: 2009-2013 American Community Survey, Table B23007

Within Atoka County, there are 2,722 working families, 46.14% of which have children under the age of 18 present. This compares with 51.10% in Oklahoma as a whole.

Major Employers

Major employers in the area include the Mack Alford Correctional Center, the Howard McLeod Correctional Center, the Atoka school district, and the Atoka city and county governments.

Commuting Patterns

Travel Time to Work

The next table presents data regarding travel time to work in Atoka County.

Workers 16 Years and Over by Commuting Time to Work

	Atoka		Atoka County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Commuting Workers:	1,152		4,692		1,613,364	
Less than 15 minutes	706	61.28%	1,572	33.50%	581,194	36.02%
15 to 30 minutes	230	19.97%	1,451	30.92%	625,885	38.79%
30 to 45 minutes	112	9.72%	899	19.16%	260,192	16.13%
45 to 60 minutes	15	1.30%	319	6.80%	74,625	4.63%
60 or more minutes	89	7.73%	451	9.61%	71,468	4.43%

Source: 2009-2013 American Community Survey, Table B08303

Within Atoka County, the largest percentage of workers (33.50%) travel fewer than 15 minutes to work. Although Atoka County has an active labor market, it appears some residents commute to other labor markets in the southeastern Oklahoma region.

Means of Transportation

Data in the following table presents data regarding means of transportation for employed persons in Atoka County.

Workers 16 Years and Over by Means of Transportation to Work

	Atoka		Atoka County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Workers Age 16+	1,215		4,880		1,673,026	
Car, Truck or Van:	1,073	88.31%	4,508	92.38%	1,551,461	92.73%
<i>Drove Alone</i>	910	84.81%	3,862	85.67%	1,373,407	88.52%
<i>Carpooled</i>	163	15.19%	646	14.33%	178,054	11.48%
Public Transportation	5	0.41%	15	0.31%	8,092	0.48%
Taxicab	0	0.00%	0	0.00%	984	0.06%
Motorcycle	0	0.00%	23	0.47%	3,757	0.22%
Bicycle	0	0.00%	0	0.00%	4,227	0.25%
Walked	41	3.37%	83	1.70%	30,401	1.82%
Other Means	33	2.72%	63	1.29%	14,442	0.86%
Worked at Home	63	5.19%	188	3.85%	59,662	3.57%

Source: 2009-2013 American Community Survey, Table B08301

As shown, the vast majority of persons in Atoka County commute to work by private vehicle, with a small percentage of persons working from home.

Housing Stock Analysis

Existing Housing Units

The following table presents data regarding the total number of housing units in Atoka County. This data is provided as of the 2000 Census, the 2010 Census, with a 2015 estimate furnished by Nielsen SiteReports.

Total Housing Units					
	2000 Census	2010 Census	Annual Change	2015 Estimate	Annual Change
Atoka	1,499	1,490	-0.06%	1,498	0.11%
Atoka County	5,673	6,312	1.07%	6,239	-0.23%
State of Oklahoma	1,514,400	1,664,378	0.95%	1,732,484	0.81%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

Since the 2010, Nielsen estimates that the number of housing units in Atoka County declined by - 0.23% per year, to a total of 6,239 housing units in 2015. In terms of new housing unit construction, Atoka County underperformed Oklahoma as a whole between 2010 and 2015.

Housing by Units in Structure

The next table separates housing units in Atoka County by units in structure, based on data from the Census Bureau's American Community Survey.

2013 Housing Units by Units in Structure						
	Atoka		Atoka County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	1,557		6,305		1,669,828	
1 Unit, Detached	1,230	79.00%	4,728	74.99%	1,219,987	73.06%
1 Unit, Attached	0	0.00%	30	0.48%	34,434	2.06%
Duplex Units	102	6.55%	102	1.62%	34,207	2.05%
3-4 Units	37	2.38%	39	0.62%	42,069	2.52%
5-9 Units	94	6.04%	95	1.51%	59,977	3.59%
10-19 Units	0	0.00%	2	0.03%	57,594	3.45%
20-49 Units	15	0.96%	15	0.24%	29,602	1.77%
50 or More Units	13	0.83%	13	0.21%	30,240	1.81%
Mobile Homes	66	4.24%	1,279	20.29%	159,559	9.56%
Boat, RV, Van, etc.	0	0.00%	2	0.03%	2,159	0.13%
Total Multifamily Units	261	16.76%	266	4.22%	253,689	15.19%

Source: 2009-2013 American Community Survey, Table B25024

Within Atoka County, 74.99% of housing units are single-family, detached. 4.22% of housing units are multifamily in structure (two or more units per building), while 20.32% of housing units comprise mobile homes, RVs, etc.

Within Atoka, 79.00% of housing units are single-family, detached. 16.76% of housing units are multifamily in structure, while 4.24% of housing units comprise mobile homes, RVs, etc.

Housing Units Number of Bedrooms and Tenure

Data in the following table presents housing units in Atoka County by tenure (owner/renter), and by number of bedrooms.

2013 Housing Units by Tenure and Number of Bedrooms

	Atoka		Atoka County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	1,375		5,303		1,444,081	
Owner Occupied:	707	51.42%	3,982	75.09%	968,736	67.08%
No Bedroom	0	0.00%	33	0.83%	2,580	0.27%
1 Bedroom	33	4.67%	119	2.99%	16,837	1.74%
2 Bedrooms	158	22.35%	802	20.14%	166,446	17.18%
3 Bedrooms	457	64.64%	2,415	60.65%	579,135	59.78%
4 Bedrooms	59	8.35%	514	12.91%	177,151	18.29%
5 or More Bedrooms	0	0.00%	99	2.49%	26,587	2.74%
Renter Occupied:	668	48.58%	1,321	24.91%	475,345	32.92%
No Bedroom	19	2.84%	19	1.44%	13,948	2.93%
1 Bedroom	164	24.55%	206	15.59%	101,850	21.43%
2 Bedrooms	301	45.06%	542	41.03%	179,121	37.68%
3 Bedrooms	157	23.50%	462	34.97%	152,358	32.05%
4 Bedrooms	24	3.59%	83	6.28%	24,968	5.25%
5 or More Bedrooms	3	0.45%	9	0.68%	3,100	0.65%

Source: 2009-2013 American Community Survey, Table B25042

The overall homeownership rate in Atoka County is 75.09%, while 24.91% of housing units are renter occupied. In Atoka, the homeownership rate is 51.42%, while 48.58% of households are renters. Although the homeownership rate of Atoka County is somewhat higher than the rest of the state, the city of Atoka's is much lower.

Housing Units Tenure and Household Income

The next series of tables analyze housing units by tenure, and by household income.

Atoka County Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	5,303	3,982	1,321	75.09%	24.91%
Less than \$5,000	135	83	52	61.48%	38.52%
\$5,000 - \$9,999	378	210	168	55.56%	44.44%
\$10,000-\$14,999	416	281	135	67.55%	32.45%
\$15,000-\$19,999	450	260	190	57.78%	42.22%
\$20,000-\$24,999	467	319	148	68.31%	31.69%
\$25,000-\$34,999	688	471	217	68.46%	31.54%
\$35,000-\$49,999	921	761	160	82.63%	17.37%
\$50,000-\$74,999	859	694	165	80.79%	19.21%
\$75,000-\$99,999	505	475	30	94.06%	5.94%
\$100,000-\$149,999	360	307	53	85.28%	14.72%
\$150,000 or more	124	121	3	97.58%	2.42%
Income Less Than \$25,000	1,846	1,153	693	62.46%	37.54%

Source: 2009-2013 American Community Survey, Table B25118

Within Atoka County as a whole, 37.54% of households with incomes less than \$25,000 are estimated to be renters, while 62.46% are estimated to be homeowners.

Atoka Owner/Renter Percentages by Income Band in 2013

Household Income	Total Households	Total Owners	Total Renters	% Owners	% Renters
Total	1,375	707	668	51.42%	48.58%
Less than \$5,000	25	14	11	56.00%	44.00%
\$5,000 - \$9,999	171	82	89	47.95%	52.05%
\$10,000-\$14,999	91	27	64	29.67%	70.33%
\$15,000-\$19,999	199	68	131	34.17%	65.83%
\$20,000-\$24,999	122	57	65	46.72%	53.28%
\$25,000-\$34,999	205	58	147	28.29%	71.71%
\$35,000-\$49,999	179	131	48	73.18%	26.82%
\$50,000-\$74,999	200	137	63	68.50%	31.50%
\$75,000-\$99,999	68	65	3	95.59%	4.41%
\$100,000-\$149,999	108	61	47	56.48%	43.52%
\$150,000 or more	7	7	0	100.00%	0.00%
Income Less Than \$25,000	608	248	360	40.79%	59.21%

Source: 2009-2013 American Community Survey, Table B25118

Within Atoka, 59.21% of households with incomes less than \$25,000 are estimated to be renters, while 40.79% are estimated to be homeowners.

Housing Units by Year of Construction and Tenure

The following table provides a breakdown of housing units by year of construction, and by owner/renter (tenure), as well as median year of construction.

2013 Housing Units by Tenure and Year of Construction						
	Atoka		Atoka County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Occupied Housing Units	1,375		5,303		1,444,081	
Owner Occupied:	707	51.42%	3,982	75.09%	968,736	67.08%
Built 2010 or Later	9	1.27%	86	2.16%	10,443	1.08%
Built 2000 to 2009	24	3.39%	578	14.52%	153,492	15.84%
Built 1990 to 1999	67	9.48%	701	17.60%	125,431	12.95%
Built 1980 to 1989	110	15.56%	792	19.89%	148,643	15.34%
Built 1970 to 1979	200	28.29%	847	21.27%	184,378	19.03%
Built 1960 to 1969	91	12.87%	431	10.82%	114,425	11.81%
Built 1950 to 1959	71	10.04%	226	5.68%	106,544	11.00%
Built 1940 to 1949	37	5.23%	139	3.49%	50,143	5.18%
Built 1939 or Earlier	98	13.86%	182	4.57%	75,237	7.77%
Median Year Built:		1973		1982		1977
Renter Occupied:	668	48.58%	1,321	24.91%	475,345	32.92%
Built 2010 or Later	0	0.00%	21	1.59%	5,019	1.06%
Built 2000 to 2009	5	0.75%	70	5.30%	50,883	10.70%
Built 1990 to 1999	39	5.84%	162	12.26%	47,860	10.07%
Built 1980 to 1989	125	18.71%	221	16.73%	77,521	16.31%
Built 1970 to 1979	76	11.38%	212	16.05%	104,609	22.01%
Built 1960 to 1969	143	21.41%	208	15.75%	64,546	13.58%
Built 1950 to 1959	104	15.57%	186	14.08%	54,601	11.49%
Built 1940 to 1949	59	8.83%	106	8.02%	31,217	6.57%
Built 1939 or Earlier	117	17.51%	135	10.22%	39,089	8.22%
Median Year Built:		1964		1971		1975
Overall Median Year Built:		1973		1980		1976

Sources: 2009-2013 American Community Survey, Tables B25035, B25036 & B25037

Within Atoka County, 14.24% of housing units were built after the year 2000. This compares with 15.22% statewide. Within Atoka the percentage is 2.76%.

69.49% of housing units in Atoka County were built prior to 1990, while in Atoka the percentage is 89.53%. These figures compare with the statewide figure of 72.78%. While Atoka County's housing stock is somewhat younger than the rest of the state, the city of Atoka's is older, and has had relatively little new construction since 2000.

Substandard Housing

The next table presents data regarding substandard housing in Atoka County. The two most commonly cited figures for substandard housing are a lack of complete plumbing, and/or a lack of a complete kitchen. We have also included statistics regarding homes heated by wood, although this is a less frequently cited indicator of substandard housing since some homes (particularly homes for seasonal occupancy) are heated by wood but otherwise not considered substandard.

The Census Bureau definition of inadequate plumbing is any housing unit lacking any one (or more) of the following three items:

1. Hot and cold running water
2. A flush toilet
3. A bathtub or shower

Inadequate kitchens are defined by the Census Bureau as housing units lacking any of the three following items:

1. A sink with a faucet
2. A stove or range
3. A refrigerator

2013 Substandard Housing Units

	Occupied Units	Inadequate Plumbing		Inadequate Kitchen		Uses Wood for Fuel	
		Number	Percent	Number	Percent	Number	Percent
Atoka	1,375	8	0.58%	0	0.00%	24	1.75%
Atoka County	5,303	15	0.28%	16	0.30%	481	9.07%
State of Oklahoma	1,444,081	7,035	0.49%	13,026	0.90%	28,675	1.99%

Sources: 2009-2013 American Community Survey, Tables B25040, B25048 & B25052

Within Atoka County, 0.28% of occupied housing units have inadequate plumbing (compared with 0.49% at a statewide level), while 0.30% have inadequate kitchen facilities (compared with 0.90% at a statewide level). It is likely that there is at least some overlap between these two figures, among units lacking both complete plumbing and kitchen facilities.

Vacancy Rates

The next table details housing units in Atoka County by vacancy and type. This data is provided by the American Community Survey.

2013 Housing Units by Vacancy						
	Atoka		Atoka County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Housing Units	1,557		6,305		1,669,828	
Total Vacant Units	182	11.69%	1,002	15.89%	225,747	13.52%
For rent	39	21.43%	103	10.28%	43,477	19.26%
Rented, not occupied	0	0.00%	15	1.50%	9,127	4.04%
For sale only	27	14.84%	81	8.08%	23,149	10.25%
Sold, not occupied	23	12.64%	63	6.29%	8,618	3.82%
For seasonal, recreational, or occasional use	8	4.40%	220	21.96%	39,475	17.49%
For migrant workers	15	8.24%	15	1.50%	746	0.33%
Other vacant	70	38.46%	505	50.40%	101,155	44.81%
Homeowner Vacancy Rate	3.57%		1.96%		2.31%	
Rental Vacancy Rate	5.52%		7.16%		8.24%	

Source: 2009-2013 American Community Survey, Tables B25001, B25003 & B25004

Within Atoka County, the overall housing vacancy rate is estimated to be 15.89%. The homeowner vacancy rate is estimated to be 1.96%, while the rental vacancy rate is estimated to be 7.16%.

In Atoka, the overall housing vacancy rate is estimated to be 11.69%. The homeowner vacancy rate is estimated to be 3.57%, while the rental vacancy rate is estimated to be 5.52%.

Both Atoka and Atoka County have lower rental vacancy than the rest of the state, though the homeowner vacancy rate in the city of Atoka is somewhat higher than the rest of the state.

Building Permits

The table presents data regarding new residential building permits issued in Atoka. This data is furnished by the U.S. Census Bureau Residential Construction Branch, Manufacturing and Construction Division. Please note that average costs reported only represent physical construction costs for the housing units, and do not include land prices, most soft costs (such as finance fees), or builder's profit.

Atoka

New Residential Building Permits Issued, 2004-2014

Year	Single Family Units	Avg. Construction Cost	Multifamily Units	Avg. Multifamily Construction Cost
2004	3	\$130,972	0	N/A
2005	9	\$148,500	0	N/A
2006	7	\$46,429	0	N/A
2007	4	\$100,000	4	\$50,000
2008	4	\$150,025	0	N/A
2009	5	\$120,000	12	\$62,500
2010	5	\$100,000	12	\$72,917
2011	6	\$70,833	0	N/A
2012	10	\$87,000	0	N/A
2013	0	N/A	0	N/A
2014	2	\$152,500	0	N/A

Source: United States Census Bureau Building Permits Survey

In Atoka, building permits for 83 housing units were issued between 2004 and 2014, for an average of 8 units per year. 66.27% of these housing units were single family homes, and 33.73% consisted of multifamily units.

New Construction Activity

For Ownership:

Although new homes have been constructed in Atoka County over the last ten years, the vast majority appear to have been constructed either on unplatted rural acreages, or in rural subdivisions outside of the City of Atoka, such as McGee Creek Estates. Some infill development has occurred within Atoka and appears to have included some reasonably affordable homes. However, the majority of new home construction in Atoka County has been of larger, more expensive homes: the average price of homes constructed in Atoka County since 2005 (sold since January 2014) is \$213,071, or \$125.97 per square foot. This is well above what could be afforded by a household earning at or less than median household income for Atoka County, which is estimated to be \$38,704 in 2015.

For Rent:

For the most part new rental housing has been limited in Atoka for many years. The Choctaw Nation has built 16 units in the last several years but those units are restricted to tribal members. However, one affordable rental housing development has been approved for construction: Dunbar Homes of Atoka will consist of 32 rental units (four 1-bedroom apartments and 28 single-family homes, both 3 and 4-bedroom), which will target families earning less than 50% and 60% of Area Median Income. This development should go far in meeting the affordable housing needs of families in Atoka.

Homeownership Market

This section will address the market for housing units for purchase in Atoka County, using data collected from both local and national sources.

Housing Units by Home Value

The following table presents housing units in Atoka County by value, as well as median home value, as reported by the Census Bureau's American Community Survey.

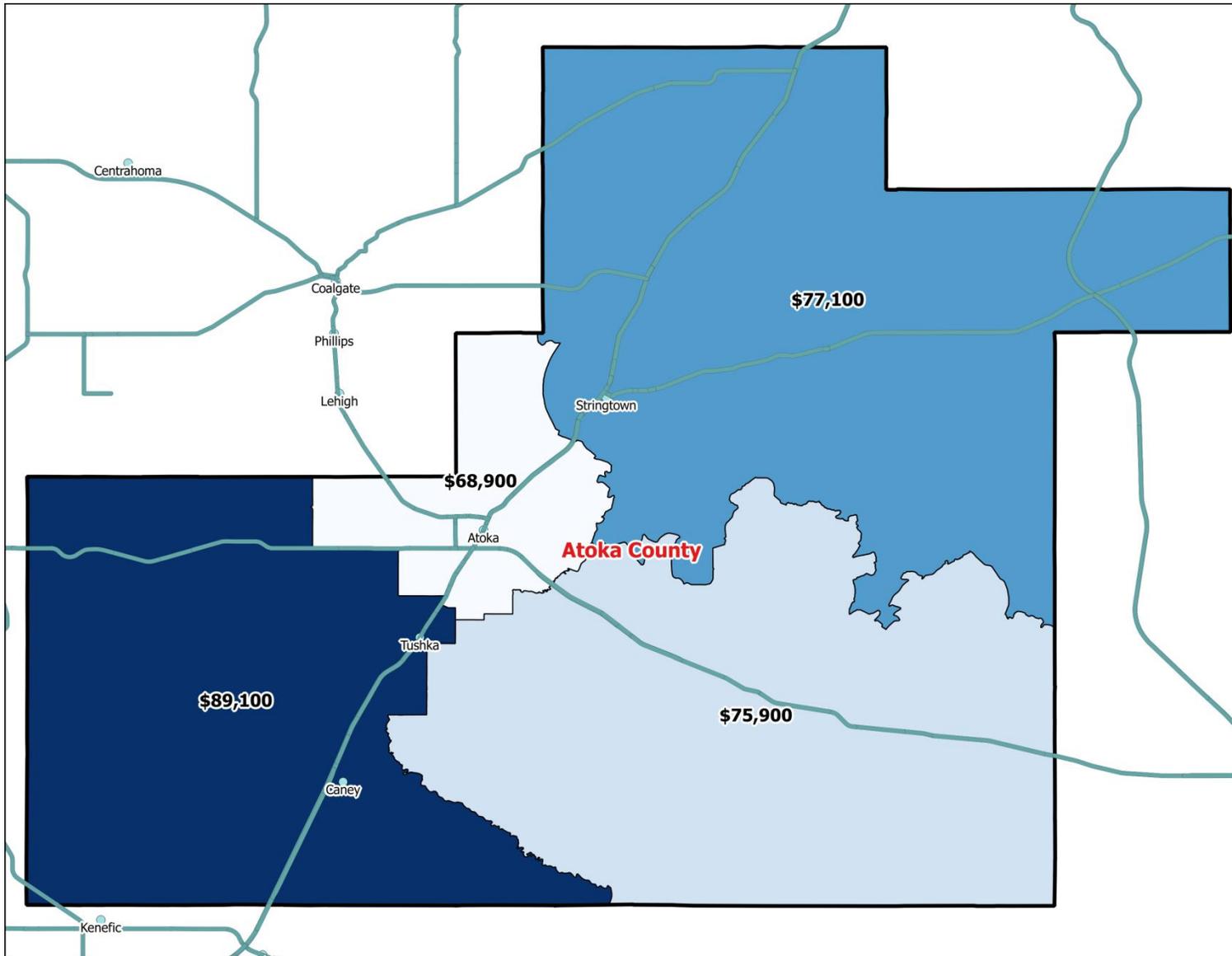
2013 Housing Units by Home Value						
	Atoka		Atoka County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Owner-Occupied Units:	707		3,982		968,736	
Less than \$10,000	20	2.83%	161	4.04%	20,980	2.17%
\$10,000 to \$14,999	7	0.99%	96	2.41%	15,427	1.59%
\$15,000 to \$19,999	5	0.71%	94	2.36%	13,813	1.43%
\$20,000 to \$24,999	8	1.13%	137	3.44%	16,705	1.72%
\$25,000 to \$29,999	69	9.76%	158	3.97%	16,060	1.66%
\$30,000 to \$34,999	33	4.67%	118	2.96%	19,146	1.98%
\$35,000 to \$39,999	29	4.10%	88	2.21%	14,899	1.54%
\$40,000 to \$49,999	129	18.25%	337	8.46%	39,618	4.09%
\$50,000 to \$59,999	35	4.95%	272	6.83%	45,292	4.68%
\$60,000 to \$69,999	76	10.75%	342	8.59%	52,304	5.40%
\$70,000 to \$79,999	19	2.69%	192	4.82%	55,612	5.74%
\$80,000 to \$89,999	49	6.93%	188	4.72%	61,981	6.40%
\$90,000 to \$99,999	68	9.62%	250	6.28%	51,518	5.32%
\$100,000 to \$124,999	30	4.24%	275	6.91%	119,416	12.33%
\$125,000 to \$149,999	17	2.40%	177	4.45%	96,769	9.99%
\$150,000 to \$174,999	45	6.36%	343	8.61%	91,779	9.47%
\$175,000 to \$199,999	23	3.25%	177	4.45%	53,304	5.50%
\$200,000 to \$249,999	21	2.97%	198	4.97%	69,754	7.20%
\$250,000 to \$299,999	0	0.00%	115	2.89%	41,779	4.31%
\$300,000 to \$399,999	10	1.41%	98	2.46%	37,680	3.89%
\$400,000 to \$499,999	7	0.99%	60	1.51%	13,334	1.38%
\$500,000 to \$749,999	7	0.99%	41	1.03%	12,784	1.32%
\$750,000 to \$999,999	0	0.00%	25	0.63%	3,764	0.39%
\$1,000,000 or more	0	0.00%	40	1.00%	5,018	0.52%
Median Home Value:	\$62,400		\$79,800		\$112,800	

Sources: 2009-2013 American Community Survey, Tables B25075 and B25077

The median value of owner-occupied homes in Atoka County is \$79,800. This is -29.3% lower than the statewide median, which is \$112,800. The median home value in Atoka is estimated to be \$62,400.

The geographic distribution of home values in Atoka County can be visualized by the following map. As can be seen, home values are highest in the western portion of the county, and lowest in and around the city of Atoka.

Atoka County Median Home Values by Census Tract



Home Values by Year of Construction

The next table presents median home values in Atoka County by year of construction. Note that missing data fields indicate the Census Bureau had inadequate data to estimate a median value that age bracket.

2013 Median Home Value by Year of Construction			
	Atoka Median Value	Atoka County Median Value	State of Oklahoma Median Value
Total Owner-Occupied Units:			
Built 2010 or Later	-	\$112,500	\$188,900
Built 2000 to 2009	\$184,400	\$138,800	\$178,000
Built 1990 to 1999	\$161,300	\$72,800	\$147,300
Built 1980 to 1989	\$61,900	\$79,300	\$118,300
Built 1970 to 1979	\$75,800	\$80,100	\$111,900
Built 1960 to 1969	\$56,800	\$65,400	\$97,100
Built 1950 to 1959	\$31,000	\$58,300	\$80,300
Built 1940 to 1949	\$63,900	\$93,500	\$67,900
Built 1939 or Earlier	\$47,200	\$51,300	\$74,400

Note: Dashes indicate the Census Bureau had insufficient data to estimate a median value.

Source: 2009-2013 American Community Survey, Table 25107

Atoka Single Family Sales Activity

The next series of tables provides data regarding single family home sales activity in Atoka. This data was furnished by County Records, Inc. from publicly available data. Due to the relatively low volume of sales data in Atoka, the data is presented only for all bedroom types as a whole.

Atoka Single Family Sales Activity All Bedroom Types					
Year	2011	2012	2013	2014	YTD 2015
# of Units Sold	28	33	29	24	17
Average Sale Price	\$42,788	\$49,955	\$48,926	\$59,550	\$52,067
Average Square Feet	1,480	1,435	1,510	1,314	1,420
Average Price/SF	\$28.91	\$34.81	\$32.40	\$45.32	\$36.67
Average Year Built	1955	1957	1958	1966	1955

Source: Atoka County Assessor, via County Records, Inc.

Between 2011 and 2014, the average sale price varied between \$42,000 and \$60,000. The average sale price in 2015 was \$52,067 for an average price per square foot of \$36.67, with an average age of 1955.

Foreclosure Rates

The next table presents foreclosure rate data for Atoka County, compiled by the Federal Reserve Bank of New York. This data is effective as of May 2014.

Foreclosure Rates	
Geography	% of Outstanding Mortgages in Foreclosure, May 2014
Atoka County	2.7%
State of Oklahoma	2.1%
United States	2.1%
Rank among Counties in Oklahoma*:	20
* Rank among the 64 counties for which foreclosure rates are available	
Source: Federal Reserve Bank of New York, Community Credit Profiles	

According to the data provided, the foreclosure rate in Atoka County was 2.7% in May 2014. The county ranked 20 out of 64 counties in terms of highest foreclosure rates in Oklahoma. This rate compares with the statewide and nationwide foreclosure rates, both of which were 2.1%. With an above average rate of foreclosure, it is likely foreclosures have had some impact on the local housing market in the past several years. High rates of foreclosure can have a depressing effect on local housing markets, lengthening time spent on market and making it more difficult for potential buyers to secure financing.

Rental Market

This section will discuss supply and demand factors for the rental market in Atoka County, based on publicly available sources as well as our own surveys of landlords and rental properties in the area.

Gross Rent Levels

The following table presents data regarding gross rental rates in Atoka County. Gross rent is the sum of contract rent, plus all utilities such as electricity, gas, water, sewer and trash, as applicable (telephone, cable, and/or internet expenses are not included in these figures).

2013 Rental Units by Gross Rent						
	Atoka		Atoka County		State of Oklahoma	
	No.	Percent	No.	Percent	No.	Percent
Total Rental Units:	668		1,321		475,345	
With cash rent:	637		1,014		432,109	
Less than \$100	0	0.00%	0	0.00%	2,025	0.43%
\$100 to \$149	7	1.05%	7	0.53%	2,109	0.44%
\$150 to \$199	0	0.00%	2	0.15%	4,268	0.90%
\$200 to \$249	24	3.59%	31	2.35%	8,784	1.85%
\$250 to \$299	44	6.59%	50	3.79%	8,413	1.77%
\$300 to \$349	57	8.53%	78	5.90%	9,107	1.92%
\$350 to \$399	31	4.64%	106	8.02%	10,932	2.30%
\$400 to \$449	11	1.65%	40	3.03%	15,636	3.29%
\$450 to \$499	53	7.93%	85	6.43%	24,055	5.06%
\$500 to \$549	78	11.68%	112	8.48%	31,527	6.63%
\$550 to \$599	69	10.33%	84	6.36%	33,032	6.95%
\$600 to \$649	56	8.38%	89	6.74%	34,832	7.33%
\$650 to \$699	31	4.64%	63	4.77%	32,267	6.79%
\$700 to \$749	50	7.49%	71	5.37%	30,340	6.38%
\$750 to \$799	45	6.74%	70	5.30%	27,956	5.88%
\$800 to \$899	29	4.34%	43	3.26%	45,824	9.64%
\$900 to \$999	3	0.45%	14	1.06%	34,153	7.18%
\$1,000 to \$1,249	49	7.34%	61	4.62%	46,884	9.86%
\$1,250 to \$1,499	0	0.00%	4	0.30%	14,699	3.09%
\$1,500 to \$1,999	0	0.00%	4	0.30%	10,145	2.13%
\$2,000 or more	0	0.00%	0	0.00%	5,121	1.08%
No cash rent	31	4.64%	307	23.24%	43,236	9.10%
Median Gross Rent		\$560		\$548		\$699

Sources: 2009-2013 American Community Survey, Tables B25063 and B25064

Median gross rent in Atoka County is estimated to be \$548, which is -21.6% less than Oklahoma's median gross rent of \$699/month. Median gross rent in Atoka is estimated to be \$560.

Median Gross Rent by Year of Construction

The next table presents data from the American Community Survey regarding median gross rent by year of housing unit construction. Note that dashes in the table indicate the Census Bureau had insufficient data to provide a median rent figure for that specific data field.

2013 Median Gross Rent by Year of Construction

	Atoka Median Rent	Atoka County Median Rent	State of Oklahoma Median Rent
Total Rental Units:			
Built 2010 or Later	-	\$546	\$933
Built 2000 to 2009	-	\$659	\$841
Built 1990 to 1999	\$578	\$517	\$715
Built 1980 to 1989	\$547	\$525	\$693
Built 1970 to 1979	\$556	\$559	\$662
Built 1960 to 1969	\$484	\$493	\$689
Built 1950 to 1959	\$758	\$742	\$714
Built 1940 to 1949	\$565	\$518	\$673
Built 1939 or Earlier	\$590	\$586	\$651

Note: Dashes indicate the Census Bureau had insufficient data to estimate a median gross rent.

Source: 2009-2013 American Community Survey, Table 25111

The highest median gross rent in Atoka County is among housing units in the City of Atoka constructed between 1950 and 1959, which is \$758 per month. In order to be affordable, a household would need to earn at least \$30,320 per year to afford such a unit.

Atoka Rental Survey Data

The next two tables show the results of our rental survey of Atoka. The data is divided between market rate properties, and affordable properties of all types (project-based Section 8, Low-Income Housing Tax Credit, USDA Rural Development, etc.)

Atoka Rental Properties								
Name	Type	Year Built	Bedrooms	Bathrooms	Size (SF)	Rate	Rate/SF	Vacancy
Sunset Village Apartments	LIHTC-USDA (Family)	1980	N/A	N/A	1,000	\$585	\$0.585	0.00%
Sunset Village Apartments	LIHTC-USDA (Family)	1980	N/A	N/A	1,000	\$530	\$0.530	0.00%
Westside Park Apartments	Market Rate	1986	N/A	N/A	750	\$370	\$0.493	50.00%
Westside Park Apartments	Market Rate	1986	N/A	N/A	850	\$400	\$0.471	50.00%
Three Duplexes	Market Rate	1958	N/A	N/A	744	\$250	\$0.336	17.00%
Three Duplexes	Market Rate	1958	N/A	N/A	744	\$400	\$0.538	17.00%
Duplex For Rent	Market Rate	1967	N/A	N/A	832	\$400	\$0.481	N/A
Choctaw Atoka Properties Inc	Choctaw Housing	2010	N/A	N/A	540	\$500	\$0.926	0.00%
Cedar Ridge	Market Rate	N/A	N/A	N/A	900	\$375	\$0.417	N/A
Savannah Park	LIHTC-USDA (Elderly)	N/A	1	1	N/A	30%	N/A	0.00%
Savannah Park	LIHTC-USDA (Elderly)	N/A	2	1	N/A	30%	N/A	0.00%

The previous rent survey encompasses most of the multifamily housing available in Atoka, both affordable and market rate. These properties are located throughout the community and provide a good indication of the availability and rental structure of multifamily property. Concessions such as free rent or no deposit were not evident in the competitive market survey.

Rental Market Vacancy – Atoka

The rentals included in this report had occupancies of at least 80% (with the exception of Westside Park), and some were 100% occupied with a waiting list. The Atoka Housing Authority has 121 units and is currently 100% occupied with a waiting list. The overall market vacancy of rental housing units was reported at 5.52% by the Census Bureau as of the most recent American Community Survey.



Cedar Ridge



Choctaw Atoka Properties Inc



Three Duplexes



Westside Park Apartments



Sunset Village Apartments

Summary of HUD Subsidized Properties

The following tables present data for housing units and households subsidized by the United States Department of Housing and Urban Development, for Atoka County, the State of Oklahoma, and the United States. This data is taken from HUD's "Picture of Subsidized Households" data for 2013, the most recent year available.

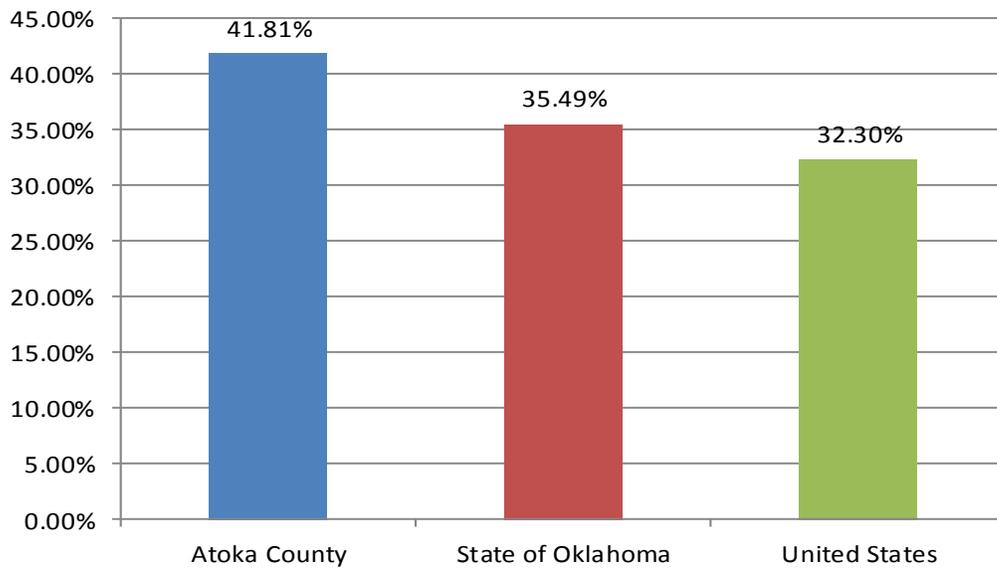
HUD Programs in Atoka County

Atoka County	# Units	Occupancy Rate	Avg. Household Income	Tenant Contribution	Federal Contribution	% of Total Rent
Public Housing	121	98%	\$13,135	\$214	\$302	41.46%
Housing Choice Vouchers	2	95%	N/A	N/A	N/A	N/A
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	0	N/A	N/A	N/A	N/A	N/A
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	13	92%	\$10,913	\$254	\$330	43.45%
Summary of All HUD Programs	136	97%	\$12,872	\$219	\$304	41.81%
State of Oklahoma						
Public Housing	13,088	96%	\$11,328	\$215	\$371	36.71%
Housing Choice Vouchers	24,651	93%	\$10,766	\$283	\$470	37.57%
Mod Rehab	158	89%	\$7,272	\$129	\$509	20.17%
Section 8 NC/SR	4,756	93%	\$10,730	\$242	\$465	34.24%
Section 236	428	89%	\$8,360	\$192	\$344	35.82%
Multi-Family Other	7,518	91%	\$7,691	\$176	\$448	28.18%
Summary of All HUD Programs	50,599	94%	\$10,360	\$242	\$440	35.49%
United States						
Public Housing	1,150,867	94%	\$13,724	\$275	\$512	34.91%
Housing Choice Vouchers	2,386,237	92%	\$13,138	\$346	\$701	33.04%
Mod Rehab	19,148	87%	\$8,876	\$153	\$664	18.78%
Section 8 NC/SR	840,900	96%	\$12,172	\$274	\$677	28.80%
Section 236	126,859	93%	\$14,347	\$211	\$578	26.74%
Multi-Family Other	656,456	95%	\$11,135	\$255	\$572	30.80%
Summary of All HUD Programs	5,180,467	94%	\$12,892	\$304	\$637	32.30%

Source: U.S. Dept. of Housing and Urban Development, Picture of Subsidized Households - 2013

Among all HUD programs, there are 136 housing units located within Atoka County, with an overall occupancy rate of 97%. The average household income among households living in these units is \$12,872. Total monthly rent for these units averages \$523, with the federal contribution averaging \$304 (58.19%) and the tenant's contribution averaging \$219 (41.81%).

Percentage of Total Rent Paid by Tenant - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

The following table presents select demographic variables among the households living in units subsidized by HUD.



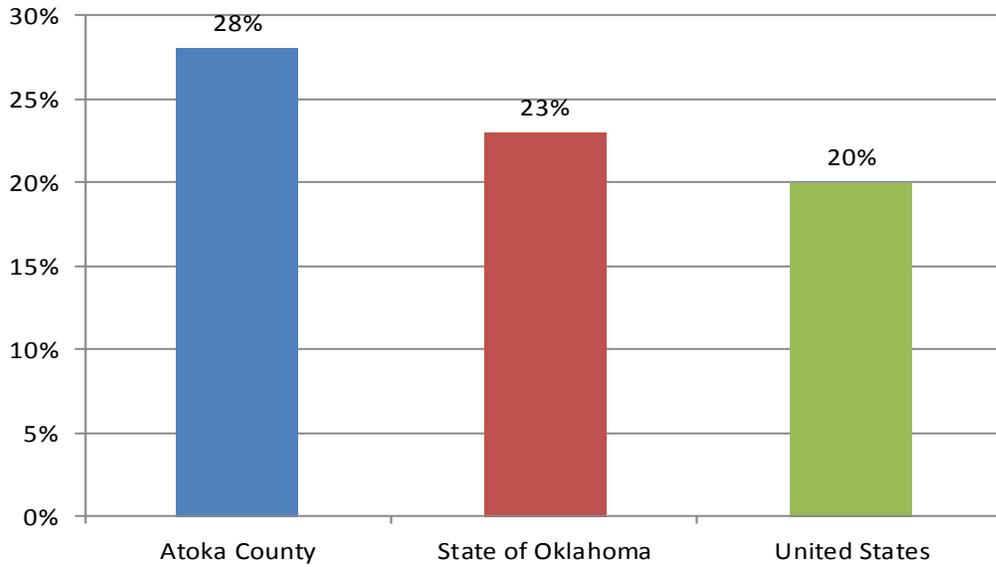
Demographics of Persons in HUD Programs in Atoka County

Atoka County	# Units	% Single Mothers	% w/ Disability	% Age 62+	% Age 62+ w/ Disability	% Minority
Public Housing	121	16%	30%	52%	46%	12%
Housing Choice Vouchers	2	N/A	N/A	N/A	N/A	50%
Mod Rehab	0	N/A	N/A	N/A	N/A	N/A
Section 8 NC/SR	0	N/A	N/A	N/A	N/A	N/A
Section 236	0	N/A	N/A	N/A	N/A	N/A
Multi-Family Other	13	0%	0%	100%	0%	50%
Summary of All HUD Programs	136	14%	28%	56%	38%	16%
State of Oklahoma						
Public Housing	13,088	33%	22%	28%	63%	44%
Housing Choice Vouchers	24,651	46%	25%	17%	77%	60%
Mod Rehab	158	46%	17%	13%	67%	42%
Section 8 NC/SR	4,756	14%	32%	52%	28%	25%
Section 236	428	32%	22%	24%	32%	33%
Multi-Family Other	7,518	42%	12%	22%	25%	47%
Summary of All HUD Programs	50,599	38%	23%	25%	53%	50%
United States						
Public Housing	1,150,867	36%	20%	31%	48%	71%
Housing Choice Vouchers	2,386,237	44%	22%	22%	68%	67%
Mod Rehab	19,148	28%	27%	24%	69%	71%
Section 8 NC/SR	840,900	18%	21%	56%	19%	45%
Section 236	126,859	25%	13%	47%	16%	59%
Multi-Family Other	656,456	31%	13%	44%	16%	63%
Summary of All HUD Programs	5,180,467	36%	20%	33%	40%	64%

Source: U.S. Dept. of Housing and Urban Development, Picture of Subsidized Households - 2013

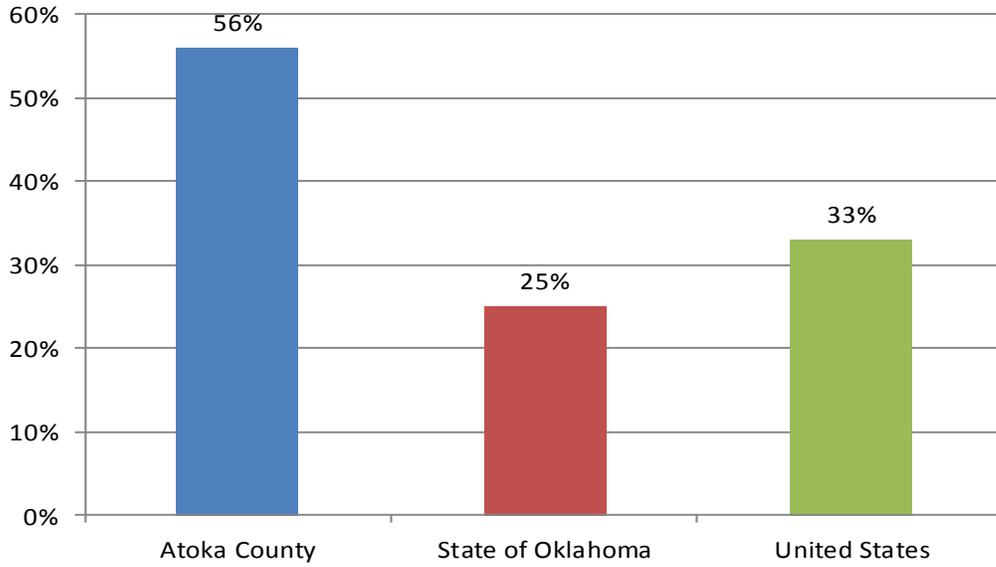
14% of housing units are occupied by single parents with female heads of household. 28% of households have at least one person with a disability. 56% of households have either a householder or spouse age 62 or above. Of the households age 62 or above, 38% have one or more disabilities. Finally, 16% of households are designated as racial or ethnic minorities.

Percentage of Households with Disabilities - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households

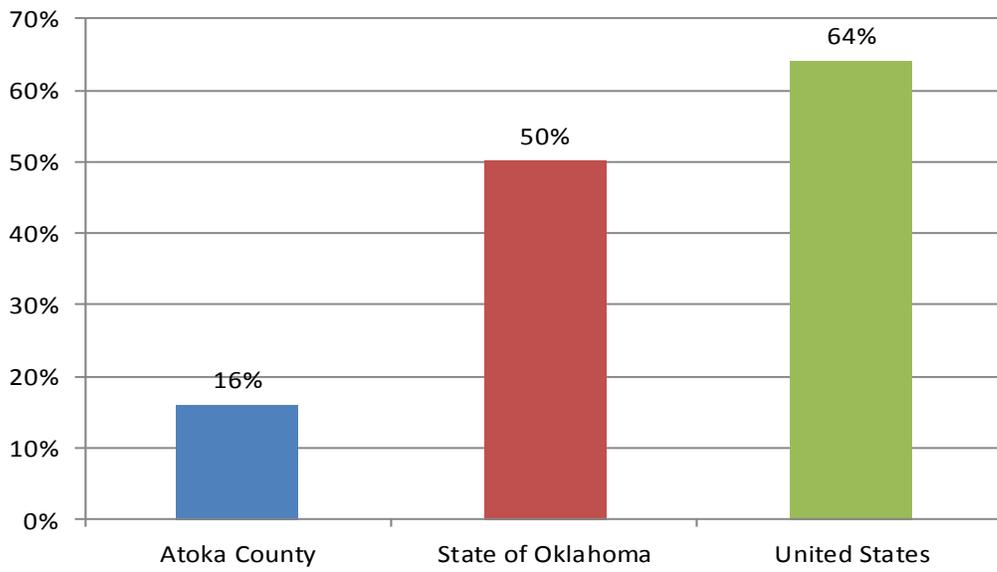
Percentage of Households Age 62+ - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households



Percentage of Minority Households - HUD Subsidized Properties



Source: 2013 HUD Picture of Subsidized Households



Projected Housing Need

Consolidated Housing Affordability Strategy (CHAS)

This section will analyze data from the U.S. Department of Housing and Urban Development's Consolidated Housing Affordability Strategy (CHAS) dataset for Atoka County. This data is typically separated into household income thresholds, defined by HUD Area Median Family Income (HAMFI). HUD Area Median Family Income (HAMFI) is equivalent to Area Median Income (AMI) for the purposes of this report. This data is considered the best indicator of housing need available which separates need into household income thresholds as defined by HUD.

Cost Burden by Income Threshold

The next table presents CHAS data for Atoka County regarding housing cost burden as a percentage of household income. Renter costs are considered to be the sum of contract rent and any utilities not paid by the landlord (such as electricity, natural gas, and water, but not including telephone service, cable service, internet service, etc.). Homeowner costs include mortgage debt service (or similar debts such as deeds of trust or contracts for deed), utilities, property taxes and property insurance.

Households are considered to be cost overburdened if their housing costs (renter or owner) are greater than 30% of their gross household income. A household is "severely" overburdened if their housing costs are greater than 50% of their gross household income.

Atoka County : CHAS - Housing Cost Burden by HAMFI

Household Income / Cost Burden	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	370		260	
Cost Burden Less Than 30%	55	14.86%	65	25.00%
Cost Burden Between 30%-50%	105	28.38%	20	7.69%
Cost Burden Greater Than 50%	155	41.89%	130	50.00%
Not Computed (no/negative income)	50	13.51%	40	15.38%
Income 30%-50% HAMFI	445		310	
Cost Burden Less Than 30%	310	69.66%	135	43.55%
Cost Burden Between 30%-50%	115	25.84%	140	45.16%
Cost Burden Greater Than 50%	20	4.49%	30	9.68%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 50%-80% HAMFI	780		350	
Cost Burden Less Than 30%	575	73.72%	290	82.86%
Cost Burden Between 30%-50%	200	25.64%	60	17.14%
Cost Burden Greater Than 50%	10	1.28%	4	1.14%
Not Computed (no/negative income)	0	0.00%	0	0.00%
Income 80%-100% HAMFI	385		125	
Cost Burden Less Than 30%	290	75.32%	125	100.00%
Cost Burden Between 30%-50%	85	22.08%	0	0.00%
Cost Burden Greater Than 50%	10	2.60%	0	0.00%
Not Computed (no/negative income)	0	0.00%	0	0.00%
All Incomes	3,970		1,355	
Cost Burden Less Than 30%	3,145	79.22%	925	68.27%
Cost Burden Between 30%-50%	575	14.48%	220	16.24%
Cost Burden Greater Than 50%	199	5.01%	164	12.10%
Not Computed (no/negative income)	50	1.26%	40	2.95%

Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

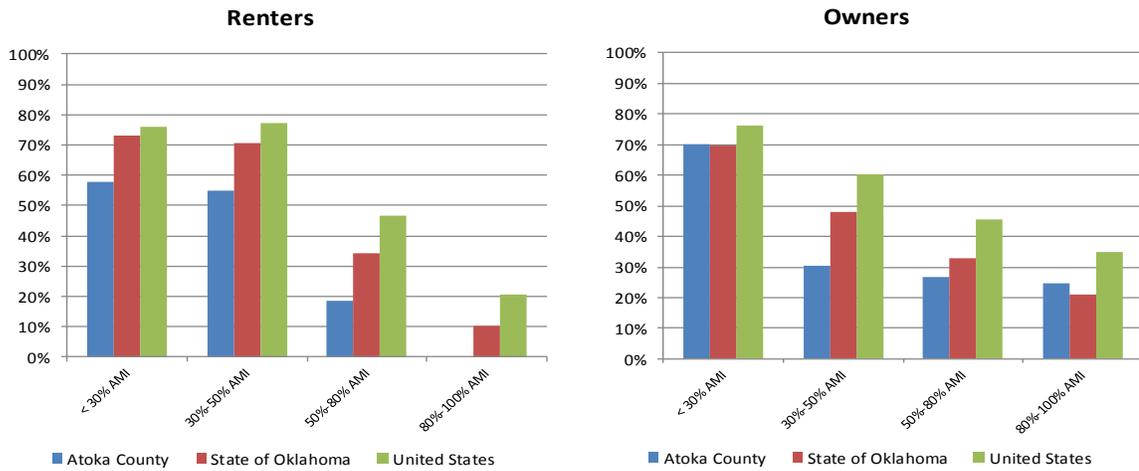
The next table summarizes the data from the previous table for households with cost burden greater than 30% of gross income, followed by a chart comparing these figures for Atoka County with the State of Oklahoma as a whole, and the United States.

Atoka County : Households by Income by Cost Burden

Household Income Threshold	Owners		Renters	
	Total	% w/ Cost > 30% Income	Total	% w/ Cost > 30% Income
Income < 30% HAMFI	370	70.27%	260	57.69%
Income 30%-50% HAMFI	445	30.34%	310	54.84%
Income 50%-80% HAMFI	780	26.92%	350	18.29%
Income 80%-100% HAMFI	385	24.68%	125	0.00%
All Incomes	3,970	19.50%	1,355	28.34%

Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 8

Households by Income Threshold: Percentage with Housing Cost Over 30% of Income



Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 6

Substandard Conditions / Overcrowding by Income Threshold

The following table summarizes data regarding substandard housing conditions and overcrowding, separated by owner/renter and HAMFI income threshold. Substandard housing conditions are defined by HUD as any housing unit lacking either complete plumbing or a complete kitchen.

A housing unit without “complete plumbing” is any housing unit lacking one or more of the following features (they do not need to all be present in the same room):

1. Hot and cold running water
2. A flush toilet
3. A bathtub or shower

A lack of a complete kitchen is any housing unit lacking any one or more of the three following items:

1. A sink with a faucet
2. A stove or range
3. A refrigerator

Households are considered to be “overcrowded” if the household has more than 1.0 persons per room (note that this definition is “room” including bedrooms, living rooms and kitchens, as opposed to only “bedrooms”), and is “severely overcrowded” if the household has more than 1.5 persons per room.



Atoka County : CHAS - HAMFI by Substandard Conditions / Overcrowding

Household Income / Housing Problem	Owners		Renters	
	Number	Percent	Number	Percent
Income < 30% HAMFI	370		260	
Between 1.0 and 1.5 Persons per Room	10	2.70%	0	0.00%
More than 1.5 Persons per Room	4	1.08%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
Income 30%-50% HAMFI	445		310	
Between 1.0 and 1.5 Persons per Room	4	0.90%	4	1.29%
More than 1.5 Persons per Room	0	0.00%	20	6.45%
Lacks Complete Kitchen or Plumbing	4	0.90%	10	3.23%
Income 50%-80% HAMFI	780		350	
Between 1.0 and 1.5 Persons per Room	10	1.28%	10	2.86%
More than 1.5 Persons per Room	0	0.00%	10	2.86%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
Income 80%-100% HAMFI	385		125	
Between 1.0 and 1.5 Persons per Room	15	3.90%	0	0.00%
More than 1.5 Persons per Room	0	0.00%	0	0.00%
Lacks Complete Kitchen or Plumbing	0	0.00%	0	0.00%
All Incomes	3,970		1,355	
Between 1.0 and 1.5 Persons per Room	64	1.61%	24	1.77%
More than 1.5 Persons per Room	4	0.10%	30	2.21%
Lacks Complete Kitchen or Plumbing	4	0.10%	10	0.74%

Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

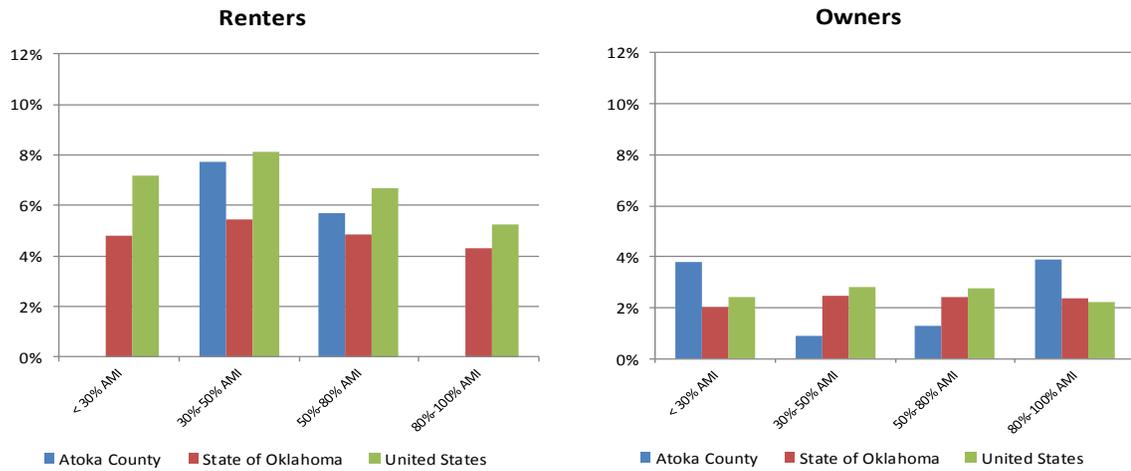
The next table summarizes this data for overcrowding (i.e. all households with greater than 1.0 persons per room), with a chart comparing this data between Atoka County, Oklahoma and the nation.

Atoka County : Households by Income by Overcrowding

Household Income Threshold	Total	Owners		Renters	
		% > 1.0 Persons per Room	Total	% > 1.0 Persons per Room	Total
Income < 30% HAMFI	370	3.78%	260	0.00%	
Income 30%-50% HAMFI	445	0.90%	310	7.74%	
Income 50%-80% HAMFI	780	1.28%	350	5.71%	
Income 80%-100% HAMFI	385	3.90%	125	0.00%	
All Incomes	3,970	1.71%	1,355	3.99%	

Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

Households by Income Threshold: Percentage with More than 1.0 Persons per Room



Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

The table following summarizes this data for substandard housing conditions, with a comparison chart between Atoka County, the state and the nation.

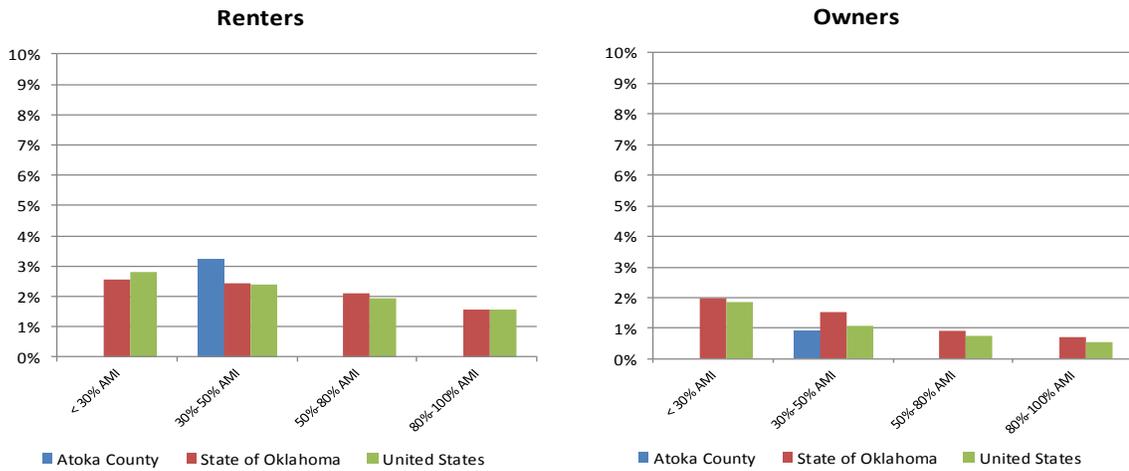
Atoka County : Households by Income by Substandard Conditions

Household Size/Type	Total	Owners		Renters	
		% Lacking Kitchen or Plumbing	Total	% Lacking Kitchen or Plumbing	Total
Income < 30% HAMFI	370	0.00%	260	0.00%	0.00%
Income 30%-50% HAMFI	445	0.90%	310	3.23%	3.23%
Income 50%-80% HAMFI	780	0.00%	350	0.00%	0.00%
Income 80%-100% HAMFI	385	0.00%	125	0.00%	0.00%
All Incomes	3,970	0.10%	1,355	0.74%	0.74%

Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3



Households by Income Threshold: Percentage Lacking Complete Plumbing and/or Kitchen



Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 3

Cost Burden by Household Type

The following table provides a breakdown of households by HAMFI, and by household type and size, and by housing cost burden. The categories of household type provided by HUD are:

- Elderly Family: Households with two persons, either or both age 62 or over.
- Small Family: 2 persons, neither age 62 or over, or families with 3 or 4 persons of any age.
- Large Family: families with 5 or more persons.
- Elderly Non-Family (single persons age 62 or over, or unrelated elderly individuals)
- Non-Elderly, Non-Family: all other households.



Atoka County : CHAS - Housing Cost Burden by Household Type / HAMFI

Income, Household Size/Type	Total	Owners		Renters		
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	Total	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
Income < 30% HAMFI	370	265	71.62%	260	145	55.77%
Elderly Family	20	20	100.00%	4	0	0.00%
Small Family (2-4 persons)	100	80	80.00%	75	55	73.33%
Large Family (5 or more persons)	30	20	66.67%	10	10	100.00%
Elderly Non-Family	130	95	73.08%	95	35	36.84%
Non-Family, Non-Elderly	90	50	55.56%	75	45	60.00%
Income 30%-50% HAMFI	445	130	29.21%	310	173	55.81%
Elderly Family	95	19	20.00%	20	14	70.00%
Small Family (2-4 persons)	90	44	48.89%	135	90	66.67%
Large Family (5 or more persons)	20	4	20.00%	35	14	40.00%
Elderly Non-Family	190	44	23.16%	85	25	29.41%
Non-Family, Non-Elderly	55	19	34.55%	30	30	100.00%
Income 50%-80% HAMFI	780	212	27.18%	350	63	18.00%
Elderly Family	180	29	16.11%	25	0	0.00%
Small Family (2-4 persons)	330	84	25.45%	155	34	21.94%
Large Family (5 or more persons)	75	30	40.00%	30	0	0.00%
Elderly Non-Family	115	30	26.09%	15	4	26.67%
Non-Family, Non-Elderly	80	39	48.75%	125	25	20.00%
Income 80%-100% HAMFI	385	94	24.42%	125	0	0.00%
Elderly Family	90	15	16.67%	4	0	0.00%
Small Family (2-4 persons)	185	45	24.32%	105	0	0.00%
Large Family (5 or more persons)	50	30	60.00%	4	0	0.00%
Elderly Non-Family	35	0	0.00%	4	0	0.00%
Non-Family, Non-Elderly	25	4	16.00%	10	0	0.00%
All Incomes	3,970	774	19.50%	1,355	381	28.12%
Elderly Family	755	103	13.64%	78	14	17.95%
Small Family (2-4 persons)	1,860	292	15.70%	625	179	28.64%
Large Family (5 or more persons)	340	84	24.71%	94	24	25.53%
Elderly Non-Family	525	173	32.95%	244	64	26.23%
Non-Family, Non-Elderly	500	122	24.40%	310	100	32.26%

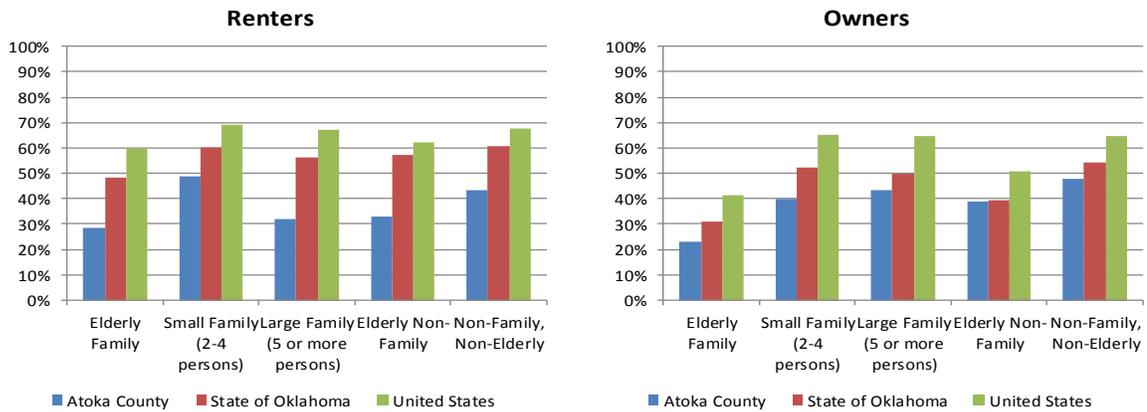
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Atoka County : Households under 80% AMI by Cost Burden

Household Size/Type	Total	Owners		Renters	
		No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income	No. w/ Cost > 30% Income	Pct. w/ Cost > 30% Income
Income < 80% HAMFI	1,595	607	38.06%	920	41.41%
Elderly Family	295	68	23.05%	49	28.57%
Small Family (2-4 persons)	520	208	40.00%	365	49.04%
Large Family (5 or more persons)	125	54	43.20%	75	32.00%
Elderly Non-Family	435	169	38.85%	195	32.82%
Non-Family, Non-Elderly	225	108	48.00%	230	43.48%

Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Households Under 80% of AMI: Percentage Housing Cost Overburdened



Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Housing Problems by Household Type

The next set of tables presents data by household type and whether or not the household is experiencing **any** housing problems. Housing problems are defined by HUD as any household meeting any of the three following criteria:

1. Housing costs greater than 30% of income (cost-overburdened).
2. Living in a housing unit lacking complete plumbing or a complete kitchen (substandard housing unit).
3. Living in a housing unit with more than 1.0 persons per room (overcrowding).



Atoka County : CHAS - Housing Problems by Household Type and HAMFI

Income, Household Size/Type	Total	Owners		Renters		
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	370	275	74.32%	260	150	57.69%
Elderly Family	20	20	100.00%	4	0	0.00%
Small Family (2-4 persons)	100	80	80.00%	75	55	73.33%
Large Family (5 or more persons)	30	30	100.00%	10	10	100.00%
Elderly Non-Family	130	95	73.08%	95	40	42.11%
Non-Family, Non-Elderly	90	50	55.56%	75	45	60.00%
Income 30%-50% HAMFI	445	140	31.46%	310	190	61.29%
Elderly Family	95	25	26.32%	20	10	50.00%
Small Family (2-4 persons)	90	40	44.44%	135	90	66.67%
Large Family (5 or more persons)	20	10	50.00%	35	35	100.00%
Elderly Non-Family	190	45	23.68%	85	25	29.41%
Non-Family, Non-Elderly	55	20	36.36%	30	30	100.00%
Income 50%-80% HAMFI	780	220	28.21%	350	84	24.00%
Elderly Family	180	25	13.89%	25	0	0.00%
Small Family (2-4 persons)	330	85	25.76%	155	35	22.58%
Large Family (5 or more persons)	75	40	53.33%	30	20	66.67%
Elderly Non-Family	115	30	26.09%	15	4	26.67%
Non-Family, Non-Elderly	80	40	50.00%	125	25	20.00%
Income Greater than 80% of HAMFI	2,380	204	8.57%	435	20	4.60%
Elderly Family	460	35	7.61%	25	0	0.00%
Small Family (2-4 persons)	1,340	95	7.09%	260	10	3.85%
Large Family (5 or more persons)	210	55	26.19%	15	10	66.67%
Elderly Non-Family	90	4	4.44%	50	0	0.00%
Non-Family, Non-Elderly	280	15	5.36%	80	0	0.00%
All Incomes	3,975	839	21.11%	1,355	444	32.77%
Elderly Family	755	105	13.91%	74	10	13.51%
Small Family (2-4 persons)	1,860	300	16.13%	625	190	30.40%
Large Family (5 or more persons)	335	135	40.30%	90	75	83.33%
Elderly Non-Family	525	174	33.14%	245	69	28.16%
Non-Family, Non-Elderly	505	125	24.75%	310	100	32.26%

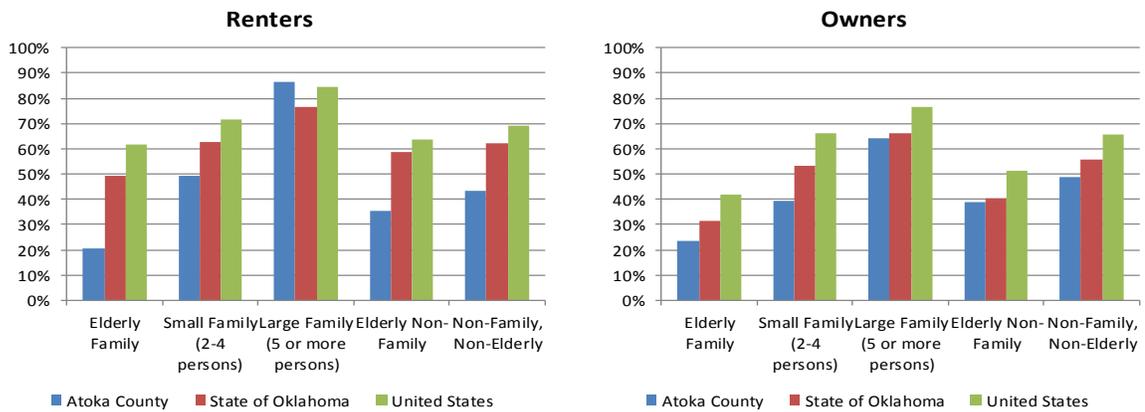
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 16

Atoka County : Households under 80% AMI by Housing Problems

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	1,595	635	39.81%	920	46.09%
Elderly Family	295	70	23.73%	49	20.41%
Small Family (2-4 persons)	520	205	39.42%	365	49.32%
Large Family (5 or more persons)	125	80	64.00%	75	86.67%
Elderly Non-Family	435	170	39.08%	195	35.38%
Non-Family, Non-Elderly	225	110	48.89%	230	43.48%

Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Households Under 80% of AMI: Percentage with Housing Problems



Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Housing Problems by Race / Ethnicity

Data presented in the following tables summarizes housing problems (as previously defined), by HAMFI threshold, and by race/ethnicity, for Atoka County. Under CFR 91.305(b)(1)(ii)(2), racial or ethnic groups have disproportionate need if “the percentage of persons in a category of need who are members of a particular racial or ethnic group in a category of need is at least 10 percentage points higher than the percentage of persons in the category as a whole.”



Atoka County : CHAS - Housing Problems by Race / Ethnicity and HAMFI

Income, Race / Ethnicity	Total	Owners		Renters		
		No. w/ Housing Problems	Pct. w/ Housing Problems	Total	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 30% HAMFI	365	270	74.0%	255	150	58.8%
White alone, non-Hispanic	270	185	68.5%	165	115	69.7%
Black or African-American alone	24	20	83.3%	0	0	N/A
Asian alone	4	4	100.0%	0	0	N/A
American Indian alone	19	15	78.9%	35	10	28.6%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	0	0	N/A	8	0	0.0%
Other (including multiple races)	40	40	100.0%	50	30	60.0%
Income 30%-50% HAMFI	450	145	32.2%	310	195	62.9%
White alone, non-Hispanic	355	115	32.4%	230	150	65.2%
Black or African-American alone	4	4	100.0%	24	20	83.3%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	45	10	22.2%	45	15	33.3%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	8	4	50.0%	8	4	50.0%
Other (including multiple races)	40	10	25.0%	0	0	N/A
Income 50%-80% HAMFI	780	215	27.6%	350	85	24.3%
White alone, non-Hispanic	625	185	29.6%	275	60	21.8%
Black or African-American alone	10	0	0.0%	20	0	0.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	80	10	12.5%	25	10	40.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	20	0	0.0%	10	0	0.0%
Other (including multiple races)	50	20	40.0%	19	15	78.9%
Income 80%-100% HAMFI	385	110	28.6%	125	0	0.0%
White alone, non-Hispanic	295	70	23.7%	65	0	0.0%
Black or African-American alone	0	0	N/A	20	0	0.0%
Asian alone	0	0	N/A	0	0	N/A
American Indian alone	60	15	25.0%	0	0	N/A
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	4	0	0.0%	0	0	N/A
Other (including multiple races)	29	25	86.2%	45	0	0.0%
All Incomes	3,975	840	21.1%	1,350	445	33.0%
White alone, non-Hispanic	3,155	645	20.4%	1,005	340	33.8%
Black or African-American alone	48	24	50.0%	68	20	29.4%
Asian alone	4	4	100.0%	4	0	0.0%
American Indian alone	388	54	13.9%	125	35	28.0%
Pacific Islander alone	0	0	N/A	0	0	N/A
Hispanic, any race	57	4	7.0%	36	4	11.1%
Other (including multiple races)	323	99	30.7%	118	45	38.1%

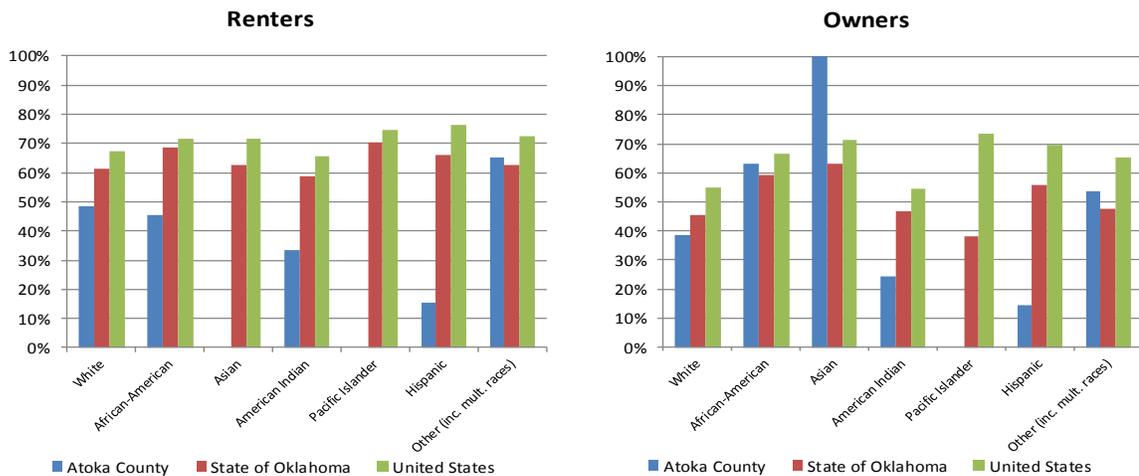
Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 1

Atoka County : Households under 80% AMI by Race/Ethnicity

Household Size/Type	Total	Owners		Renters	
		No. w/ Housing Problems	Pct. w/ Housing Problems	No. w/ Housing Problems	Pct. w/ Housing Problems
Income < 80% HAMFI	1,595	630	39.50%	915	46.99%
White alone, non-Hispanic	1,250	485	38.80%	670	48.51%
Black or African-American alone	38	24	63.16%	44	45.45%
Asian alone	4	4	100.00%	0	N/A
American Indian alone	144	35	24.31%	105	33.33%
Pacific Islander alone	0	0	N/A	0	N/A
Hispanic, any race	28	4	14.29%	26	15.38%
Other (including multiple races)	130	70	53.85%	69	65.22%

Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

Households Under 80% of AMI: Percentage with Housing Problems by Race



Source: 2008-2012 HUD Comprehensive Housing Affordability Strategy, Table 7

CHAS Conclusions

The previous data notes many areas of need (and severe need) among the existing population of Atoka County. The greatest needs are among households with incomes less than 30% of Area Median Income. Several other areas of note:

- Among households with incomes less than 50% of Area Median Income, there are 320 renter households that are cost overburdened, and 395 homeowners that are cost overburdened.
- Among **elderly** households with incomes less than 50% of Area Median Income, there are 74 renter households that are cost overburdened, and 178 homeowners that are cost overburdened.
- 65.22% of renters listing “other” or multiple races with incomes less than 80% of Area Median Income have one or more housing problems, and 100% of Asian homeowners and 63.16% of



African-American homeowners with incomes less than 80% of Area Median Income have one or more housing problems.

Overall Anticipated Housing Demand

Future demand for housing units in Atoka County can be estimated from population and household growth. Population estimates are based on known factors such as noted increases in the city employment base and indications from demographic services. In this case we have considered data from both the U.S. Census Bureau and Nielsen SiteReports. The estimates of changes in households and population were presented in a previous section of this report. The anticipated future demand is estimated for the City of Atoka as well as Atoka County as a whole. The calculations are shown in the following tables.

Atoka Anticipated Demand

Although the City of Atoka showed population and housing growth between the 2000 and 2010 censuses, current estimates from both Nielsen SiteReports and the Census Bureau show the city as having declined in households since that time, and Nielsen's forecasts show continued household decline over the next five years. The following table summarizes population, household, and housing unit changes.

Atoka Historical Population and Housing Changes					
	2000 Census	2010 Census	% Change	2015 Estimate	% Change
Population	2,988	3,107	0.39%	3,161	0.35%
Households	1,277	1,291	0.11%	1,277	-0.22%
Housing Units	1,499	1,490	-0.06%	1,498	0.11%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

Declining household levels indicate declining aggregate demand for housing units, however it should be noted that Atoka has a much older housing stock as compared with the rest of the state, and that the population age 62 and above is projected to increase 1.43% per year over the next five years. Additionally, HUD's Comprehensive Housing Affordability Strategy (CHAS) data notes many households in Atoka County that are cost overburdened. There remains a need in Atoka to either preserve, rehabilitate or replace aging housing stock, as well as accommodate the needs of seniors and households with high rent or ownership cost burdens. The Dunbar Homes of Atoka project should go far in meeting these needs.

Atoka County Anticipated Demand

Like the City of Atoka, Atoka County experienced population and household growth between the 2000 and 2010 censuses, but current estimates and projections from both Nielsen SiteReports and the Census Bureau show declines since that time. The following table summarizes population, household, and housing unit changes.

Atoka County Historical Population and Housing Changes

	2000 Census	2010 Census	% Change	2015 Estimate	% Change
Population	13,879	14,182	0.22%	13,730	-0.65%
Households	4,964	5,391	0.83%	5,205	-0.70%
Housing Units	5,673	6,312	1.07%	6,239	-0.23%

Sources: 2000 and 2010 Decennial Censuses, Nielsen SiteReports

As shown, the population is declining at a rate faster than the number of housing units. The loss of housing units may be attributed to demolitions outpacing new construction. However, as with the City of Atoka, Atoka County's housing stock is aging, and its population age 62 and above is projected to increase significantly over the next five years.

There are 1,034 more housing units than households in the county according to 2015 estimates. It is the opinion of this analyst that minimal demand exists for new housing units. This opinion is based on the projection that the population of Atoka County will continue to decline in the future. However, the housing stock of Atoka County is rapidly aging and deteriorating. A small amount of affordable new housing would improve the county's housing infrastructure and give more housing options to current residents of Atoka County.